

DOCUMENT RESUME

ED 248 386

CE 039 717

TITLE Relocate for Better Jobs.
INSTITUTION Salem County Vocational Technical Schools. Woodstown, NJ.
SPONS AGENCY New Jersey State Dept. of Education, Trenton. Div. of Vocational Education and Career Preparation.
PUB DATE 84
NOTE 126p.
PUB TYPE Guides - Classroom Use - Materials (For Learner) (051)

EDRS PRICE MF01/PC06 Plus Postage.
DESCRIPTORS Adults; *Career Change; Career Education; *Career Planning; *Decision Making; *Employment Opportunities; Expenditures; Individual Needs; Information Sources; *Job Search Methods; Learning Activities; Learning Modules; Postsecondary Education; *Relocation; Secondary Education; Self Evaluation (Individuals); Unemployment; Values

ABSTRACT

These six modules are designed to help individuals make the decision whether or not to relocate to find a job or a better job. The modules cover (1) the steps in making a decision and the importance of the information-gathering stage, (2) exploring personal values and needs that are important in making a decision about relocating, (3) the steps in job hunting at a distance, (4) getting information on distant locations (housing, life-style, the environment), (5) calculating the expenses of a move and the financial advantages or disadvantages of relocating, and (6) putting all the information together for a "test run." Each module provides informational material and exercises. A bibliography is appended. (YLB)

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AUG 10 1984

NS 841 3309

ED248386

SALEM COUNTY VOCATIONAL TECHNICAL SCHOOLS

RFP PROPOSAL
FISCAL YEAR 1984

TITLE
"RELOCATE FOR BETTER JOBS"
P.L. NO. 94-482, SECTION 133
CURRICULUM DEVELOPMENT

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IDENTIFICATION NO. SC 00 432 AMOUNT FUNDED _____

FUNDED UNDER SECTION _____ OF P. L. 94-482

PROJECT TITLE: Relocate For Better Jobs

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ABSTRACT

DESCRIPTION OF PROJECT

(Use this sheet and no more than one other to type in single-spaced form a statement of project objectives, procedures to be followed, state and local priorities emphasized and the expected contribution of the project to vocational education.)

Informational packets will be developed throughout the school year to be used by students who will be completing vocational technical programs and seeking jobs. The packets will be designed to encourage graduates to seek positions outside of their place of residence. The packets will be designed as a "How To Guide" concerning relocation and job opportunities in different localities. The guides will contain information on transportation schedules, toll information, mileage, charts, maps, written directions on how to acquire information about out-of-state and out-of-area jobs, followed by listing of job service agencies and employers. In addition, it will provide guides for evaluating whether or not it is feasible to relocate along with a guide to planning one's career.

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PROJECT RELOCATE: MODULE # 1

Janice Michaels graduated from Vo-tech in Cosmetology last year. She thought the whole experience was simply fantastic - doing hair, make-up, manicures, creating new styles and she decided that working in a salon was what she wanted to do most.

Now that she was ready to start looking for a job, she decided to go out and contact all the shops in her area. She would live at home until she could afford to rent a place of her own, so she knew that she did not want to travel far for a job.

On the day she was to begin her job search, she pulled the telephone book to check the number of shops that were in the area.

"Wow," she thought, "there must be twenty-five or thirty shops listed here. I know that someone will offer me a job when they see how excited I am about being a hairdresser and hear how well I did in school!"

She also faithfully looked at the wanted-ads everyday.

"Gee, it's funny how I never see any openings for a hairdresser."

Finally after making a list of the places she would stop to ask for a job and after putting on her make-up and a nice dress, she was ready to begin her job hunt.

One by one she visited all the shops on her list until finally she had been to everyone, each manager telling her the same thing.

"Sorry, no openings."

"Well," she thought, "I'll try the shops I didn't put on my list. I'm sure that I'll get a job in one of them."

Several weeks went by. Still nothing.

"I'm reading the want-ads everyday; I'm calling the school's placement office twice a week. There are just no jobs for me."

"What do I do now?" she wonders.

Janice has a big decision to make. If she wants to work in a salon, she may have to think about moving out of the area. If she wants to stay in the area, she may have to think about looking for another type of job at least until the job she wants opens up.

Project Relocate is designed to help you make this important decision. You may be in your last year of school; you may be out of work; you may be happy in your present job; you may need to find a job where you can earn more or keep more of what you earn. Whether or not you are in any of the above situations, Project Relocate may open up new opportunities for you.

You are probably thinking one of the following:

"I am not interested in moving, I'm going to work here."

or
"I've never lived anywhere else. Why should I want to move?"

or
(Deep down inside) "I'd be afraid to move somewhere else."

or
"Boy, I'd sure like to get out of this area, but how do I go about finding a job and a place to live in an unfamiliar area?"

or
"This is a waste of time. I'm not going to move!"

If you have already decided that you are not going to move or at least look into job opportunities in other area, think about this.

Was that decision based on fear of moving into a new area?

Was it made by someone else - boyfriend, girlfriend, family member?

Was it made because you don't know how to go about finding opportunities in other areas?

In most cases, if you are honest with yourself, that decision was not carefully thought out - considering all factors. So if that decision HAS already been made, think about the following:

Will you miss a "golden opportunity" because you did not carefully think through all possibilities? How do you know that there isn't something - a job or a new area that would make you happier, richer, or more successful until you carefully look at and consider new areas? Do you have the courage to look at new and different locations?

You probably have some of the same questions that Janice has:

"Do I really want to move? Do I want to leave my family, my friends, and my roots? Is my desire to work in a salon stronger than my desire to stay in this area?"

Dan Maxwell has a similar decision to make.

Dan has been working for two years at J & J Manufacturing Company where he is employed as a machinist in their maintenance shop. During the three years he has worked there, he has received three raises which brings his wage up to \$4.75 per hour. While he knows that he could probably make more somewhere else, he likes his job at J & J and really sees no reason to leave.

One day, Dan's brother Ron calls from California.

"Hey, Dan Johnson Inc., the company I work for, is looking for another machinist. I told them about you and I think they may be interested. I could probably get you in!"

Well Ron, I just don't know. I'm happy where I am right now. I really see no reason to leave."

"Wait a minute, Dan. I didn't tell you the best part. They'll start you at \$7.00 per hour, and they told me that you would probably be shop foreman within two years."

"Really? Tell me more."

Dan also has a big decision to make. When he considers all the expenses to move, the cost of living in California, etc., will it be worth the move? Is he willing to leave a job that he likes and an area that he is used to take, what seems to be, a better offer? How can he make the right decision?

Both Dan and Janice are asking the same questions:

How do I decide what is right for me?

"If I decide to go, How would I get information on what a new area is like?"

"Would it be worth the added expense to move?"

"Considering the cost of living, even if I made more money in a new area than I would here, would I be financially ahead?"

"Would it be a good career for me to relocate?"

"How would I find a place to live?"

Even more importantly for Janice: "How would I find a job in another area?"

The following six modules in project relocate will help you make these important decisions about YOUR future. First, you will learn how to make a decision. Next, you will learn some things about yourself: your attitudes, feelings, and priorities about relocating. You will then learn how to find jobs at a distance - the resources that are readily available to you. Next, you will learn the sources of information that you can use to find housing, the lifestyle, and the environment of locations that may be of interest to you. You will also learn how to calculate necessary expenses in moving and to figure the financial advantages or disadvantages of relocating. Finally, you will be asked to make a decision whether or not relocating is for you.

MODULE I: DECISION MAKING

Most of us do not know how to make a decision ...

"What?" you may be saying, "I know how to make a decision!"

Well, let's look at the ways most of us reach a decision.

When we are faced with a situation where we must make a decision, most of us fall into one of these ways of decision making.

The AGONIZER - "I can't reach a decision. Should I do this, or should I do that?" You don't eat or sleep; you just can't decide.

The IMPULSIVE DECISION - You are walking down the street past the shops in town. You see a pair of shoes you just have to have! You run into the shop and come out with the shoes on your feet.

The "IT FEELS RIGHT" DECISION - "It FEELS RIGHT, so I'll do it." "I feel that I should take this job over that one." This type of decision is not based on facts, just feelings.

The "I'LL JUST WAIT TO SEE WHAT HAPPEN'S DECISION - "Que sera, sera." Whatever happens will happen. "I won't worry about making a decision."

The "I'M PARALYZED. I JUST CAN'T MOVE." DECISION - "I made my decision, but I just can't get started." "I'll do it tomorrow." (tomorrow) "Well, I'll get to it, but later." (later) "I just don't think the time is right. Maybe after the weekend." You know you should GET STARTED, but you are afraid (paralyzed) to move.

The "I'LL DO WHAT 'THEY' TELL ME TO DO." DECISION - You go along with what someone else thinks is right for you. "Even though I don't like to wear my hair this way, my boyfriend (or girlfriend) likes it this way."

Can you see the way you have made some of your past decisions? Be honest, now. Most of the MINOR decisions (what to wear, what to eat, which party to attend, which girl (or boy) to ask for a date (or which one to accept a date with) were probably made by one of the above forms of decision making. This was probably O.K. However, are you willing to risk the MAJOR decisions (the career to choose, the person to marry, whether or not to relocate) to one or more of these ways?

The following exercise will show you what kind of a decision maker you have been in the past. Work through them carefully to determine whether your decisions have worked out for the best or whether they could have worked out even better with more thought and planning.

EXERCISE I

List five decisions you made recently. They may be what you bought, clothing you wore, activities you decided to participate in, person to go out on a date with, etc. Using the following steps as a guide, show how you reached your decision. (Note: If there are any steps that you did not use in making your decision, just leave them blank.)

Example: Should I have worn a coat today? Which one?

- a. What was the situation? It was 45° when I left home for school.
- b. What choices did I have? I could wear a heavy coat, light coat, my good dress, my school jacket, or no coat at all.
- c. Which one did I choose? I wore my heavy coat today.
- d. How did I decide? First, I looked at the thermometer and stuck my head out the door. I knew it was too cold to go without a coat or to wear a light coat. Since I wasn't really "dressed up," I decided not to wear my dress coat, and since my school coat was rather dirty, I decided to have it washed.
- e. Was it a good decision? Yes. Why or why not? I was warm and comfortable.

Obviously, a decision to wear a heavy coat is not one in which you need a pencil and piece of paper to help you make a decision. Many decisions you make are done in few short moments. Keep this in mind as you are doing this exercise.

DECISION #1:

- a. What was the situation?
- b. What choices did I have?
- c. Which one did I choose?
- d. How did I decide?

e. Was it a good decision? Why or Why not?

DECISION #2:

- a. What was the situation?
- b. What choices did I have?
- c. Which one did I choose?
- d. How did I decide?

e. Was it a good decision? Why or why not?

DECISION #3:

- a. What was the situation?
- b. What choices did I have?
- c. Which one did I choose?
- d. How did I decide?

e. Was it a good decision? Why or why not?

DECISION #4:

- a. What was the situation?
- b. What choices did I have?
- c. Which one did I choose?

2
d. How did I decide?

e. Was it a good decision? Why or why not?

DECISION #5:

a. What was the situation?

b. What choices did I have?

c. Which one did I choose?

d. How did I decide?

e. Was it a good decision? Why or why not?

EXERCISE II

Turn back to page 5 that lists the different types of decision making. Now look at each one of the five decisions you made in EXERCISE I. Next to the following numbers, put the type of decision making process you used for each of your five decisions. If you feel a decision was well planned, write "Well Planned" next to that number. HERE IS THE HARD PART: YOU MUST BE COMPLETELY HONEST WITH YOURSELF. If you have the courage to do so, this exercise will be valuable to you. If you do not, well let's hope this project will help you in that area also.

DECISION #1:

DECISION #2:

DECISION #3:

DECISION #4:

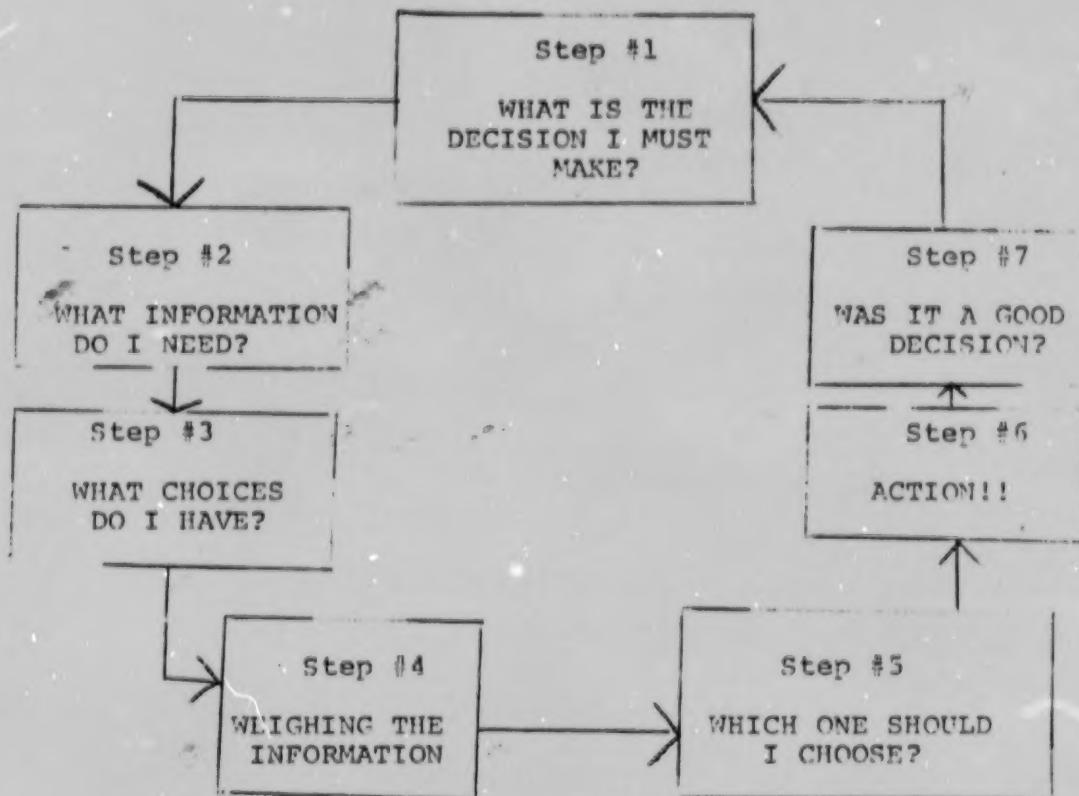
DECISION #5:

This Module will help you PLAN your decision. You can never be sure that you have made the "right decision," until after it has been made. You can, however, stack the cards in your favor by mastering the type of decision making.

The PLANFUL type of decision making is the best way to make any and all important decisions. When you have learned how to use this method and then DO IT, you will see many changes occur in your life.

When you plan your decisions, you can control the outcome because you know the factors affecting your decision. This will help you choose the best way for you to proceed and will help you TAKE ACTION on your decision.

There are seven steps in PLANNING your decisions. The following chart will show you how to go about. THIS WILL WORK FOR ANY DECISION YOU MUST TAKE!!!!



Here's how planning your decision works. Suppose you were invited to two parties in one night. You must decide WHICH PARTY TO ATTEND?

Your next step is to GATHER INFORMATION ON THE PARTIES.

Jane is having a pool party. Since you love to swim, you know you would have a good time. Also, Jane always goes way out on food and entertainment. However, since Jane goes to a different school than you do, most of the people there will be strangers to you.

Jack does not have a pool. His parties tend to be a little dull and the food is mostly junk food from the grocery store. Since Jack is in your class, most of the people there will be your friends.

YOUR ALTERNATIVES are to

1. Go to Jane's Party.
2. Go to Jack's party.
3. Rather than hurt anyone's feelings, pretend you are sick and stay home.

Your next step is to WEIGH THE EVIDENCE on each alternative. You may do this by listing the ADVANTAGES and DISADVANTAGES for each alternative.

JANE'S PARTY

Advantages

Swimming party
Great food
Will get to make new friends

Disadvantages

Will not know many people
May feel awkward
May hurt Jack's feelings

JACK'S PARTY

Advantages

Friends will be there
Will feel comfortable

Disadvantages

Probably will be dull
No pool
Food isn't that good
Same old people
May hurt Jane's feelings.

STAY HOMEAdvantages

I won't hurt anyone's
feelings since they
will think I am sick.

I won't have to choose
between the two
parties.

Disadvantages

I won't have any fun.
I don't like to lie.

Now you must CHOOSE AMONG YOUR ALTERNATIVES - that is,
YOU MUST DECIDE WHAT TO DO.

To do this, you have to think about what is important
to you.

If you love to swim and enjoy good food and entertainment
and you don't mind having to meet new people, then Jan's party
is for you.

If you feel uncomfortable around new people and this is
more important to you than swimming, good food and good enter-
tainment, then Jack's party is for you.

Alternative #3, staying at home, is a cop-out. This choice
is made by people who don't want to make a decision or are
afraid to make one. The only loser here is YOU!!!

Next, you must TAKE ACTION by making your decision and
following through on it. DON'T PROCRASTINATE- don't wait to
make it later. DON'T BE PARALYZED to the point that you can't
move. and DON'T CHANGE YOUR MIND!!!

Successful people MAKE THE DECISION, TAKE ACTION, AND
STICK TO IT!!!!!!!

You can never know whether it was a good decision or a bad
decision until after you have taken action. Only then can you
REVIEW YOUR DECISION AND ITS CONSEQUENCES (how it turned out)
and use this information in a similar situation in the future.

We will be testing this method of decision making later on
in Project Relocate to help you decide whether relocation can be
for you. Now we will test it by using another decision that you
will be making in the near future.

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Let's look at the steps you will be taking in Exercise III and which you will be continuing with in Project Relocate. Follow them carefully.

Step #1: WHAT IS THE DECISION I MUST MAKE?

First, be aware that you have a choice. Don't wait for someone or something to make the decision for you. Don't be afraid to identify the decision that needs to be made. People who say that they "have no choice" are unwilling or fearful to take a look at fact that they do have choices and can identify their decision.

Step #2. WHAT INFORMATION DO I NEED TO HELP ME MAKE MY DECISION?

There are two main areas that need to be considered.

- 1) What are the facts that need to be researched
- 2) What are my own feelings, attitudes, goals, dreams, wishes, etc. that need to be considered.

Let's assume you were looking for a new car. Before deciding on which cars you would look at, research and test drive, you would have to consider the type of car you need or want. If you have a family, a two-seater would be out of consideration. If you love sports cars and have no family, you probably would not look at station wagons.

After deciding which type to look at, you would then want to find out which cars are available and then get all the factual information you could about each model.

Any decision you make must include both areas. That is why it is so important for it to be YOUR decision. No one else can make the best decision for you. Letting "whatever will be, will be" make the decision for you will not be your best one. A decision based on your feelings only will not be the best one. (Back to the car example, you may feel like buying a Cadillac, but if you can only afford a Volkswagon, you're better off not going with your feelings.)

When you are researching your information, don't "leave any stone unturned." Don't overlook a piece of information because you don't think it will matter. **YOU NEVER THROW OUT INFORMATION UNTIL AFTER YOU HAVE MADE YOUR DECISION!** Look anywhere and everywhere. A good detective overlooks nothing.

Step #3: WHAT CHOICES DO I HAVE?

As you are doing your research on your decisions, you will discover new choices that you did not know you had. (Our car example again, you may have only known about Fords or Chevys, but in your research you may have discovered Chrysler, Toyota, or Datsun having the type of car you are looking for.)

WARNING!! Many people get hung-up at this point because they don't consider ALL their choices. They try to make their decision at this point by accepting some choices and rejecting others.

NEVER, NEVER, NEVER, reject any of the choices you have no matter how ridiculous they may seem! (Still with the car, you may not have even considered a Mercedes, but who knows, your research may or may not tell you that it would be a good value over a period of time.)

THIS IS NOT THE TIME TO MAKE YOUR DECISION. ONLY TO IDENTIFY YOUR CHOICES.

Step #4: WEIGHING THE INFORMATION I GATHERED.

Now you must gather all the information and research on the choices you have. You should know your feelings, attitudes, beliefs, wants, needs, etc. in regard to the situation, and you should have gotten as much factual information as possible on all your choices.

Next, you must sit down with all this information and try to determine the advantages and disadvantages of each choice. You must also try to imagine what would happen for each choice. You never will know the exact outcome of any of your choices until you make your final decision. You can only predict. You must also try to determine the possibility of that outcome actually happening and whether that result is desirable for you. You must also think about any risks that may be involved.

The best method here is for you to make a list of all your choices. With each choice, you should two columns describing its advantages and disadvantages. (Our car example may have one choice that looks like this:

<u>Car</u>	<u>Advantages</u>	<u>Disadvantages</u>
Ford Escort	High fuel mileage Room for family Good handling Reasonable price Front-wheel drive	Interior rather plain Not very sporty Not much power

Once you know the advantages and disadvantages for each choice, you can then move on to Step #5.

Step #5: WHICH ONE SHOULD I CHOOSE?

Now comes the decision! For many, this is the hardest step to complete. Many will never get past this point. They will wait for something to happen or someone to make the decision for them.

This step takes courage. You never will know whether you are making the right decision until you actually make it. There is a great-big-unknown world in front of you that you must enter. Don't let the "fear of the unknown" stop you!!!

If you wait to "see what happens" or until "someone makes this decision for me", you have already made your decision. That decision is:

TO LET THINGS REMAIN AS THEY ARE-WHATEVER WILL BE WILL BE.

You will have surrendered your freedom to fate. You will have given control of your life over to something or someone else.

This does not have to happen. By choosing the best way for you to proceed, even in the face of the unknown, you have a better chance of reaching that "right decision."

Step #6: TAKE ACTION!!!!

Congratulations, the hard part is over!!! You have made your decision!!! Now it is action time-putting your decision to work.

Go to the party you chose; buy the car you decided was best for you; wear the clothes you decided you should wear; attend the school you decided to attend; choose the job you decided was best for you; relocate to the area to which you decided to move.

ONLY ONCE YOU HAVE TAKEN ACTION CAN YOU FIND OUT WHETHER OR NOT THE DECISION YOU MADE WAS THE "RIGHT DECISION" FOR YOU.

One word of CAUTION..... Don't be paralyzed and afraid to take action. Don't put taking action off until sometime in the future.

DO IT NOW!!! The most difficult part is MAKING THE DECISION. Everything from now on is "down-hill." Go ahead and DO IT and don't worry about the outcome. Your worrying days were over once you reached your decision.

Step #7: WAS IT A GOOD DECISION?

Now you can settle back and review your decision. Was it a good one? Was it a bad one? What can I do to make it better if the same situation should come up in the future?

Keep track of the outcome. You never know whether or not you will be called upon to make a similar decision in the future. Any positive or negative reactions or any mistakes in your decision making process that you become aware of may help you in making future decisions.

(We have now driven our car 30,000 miles. During that time we found out that it was just the right size for our family. The gas mileage has been great and it has been a very comfortable car.

However, our next car will have vinyl seats instead of cloth and will probably have a larger engine for more power.)

EXERCISE III

We are all constantly making decisions. They may be major ones or minor ones. In this exercise, you are to choose one decision that you must make in the near future. It does not have to be a life changing or "Earth shattering" decision. It may be a purchase that requires careful consideration; it may be a special activity you are thinking about; it may be a career decision that you are faced with.

Follow the Planful steps in this exercise to help you MAKE YOUR DECISION. Before starting, turn to the decision making guide following the exercise sheets to help you in making your decision. Use this guide throughout your decision making process.

(Note: This exercise will require time and thought.)

Step #1. WHAT IS THE DECISION I MUST MAKE?

Step #2. WHAT INFORMATION DO I NEED TO HELP MAKE MY DECISION?

Step #3 WHAT CHOICES DO I HAVE?

Step #4. WEIGHING THE INFORMATION I GATHERED.

Step #5. WHICH ONE SHOULD I CHOOSE?

Step #6. WHAT ACTION MUST I TAKE?

Step #7. WAS IT A GOOD DECISION? WHAT CHANGES WOULD I MAKE IF
I AM FACED WITH THE SAME DECISION AGAIN?

During the next six modules, you will be asked to come to a decision about your future. By using this guide to decision making, you will be better able to make the following decisions that you may ultimately be faced with:

1. Are the job opportunities I want in this area?
2. If not, am I willing to look elsewhere for the job I want, or should I look for a job in another field so I can stay in this area?
3. If I am willing to look somewhere else, where are the best sources of information for me to use to find the job I want?
4. What are my priorities in considering relocation? Are they my career, my family, my friends, better pay, a better chance for advancement, a lifestyle more to my liking, a better climate, more excitement, etc.?
5. How do I know whether relocation is for me?

No one else can make the right decision for you BUT YOU!!! It is your life, your future, your happiness, your success, and your dreams that are on the line.

Remember: NOT MAKING A DECISION-LETTING FATE DECIDE FOR YOU-IS THE SAME AS DECIDING TO LET THINGS STAY THE SAME AS THEY ARE. IF YOU DON'T CARE WHAT HAPPENS IN YOUR FUTURE, YOU MUST NOT CARE WHAT HAPPENS TO YOURSELF.

Whatever your decision, it must be your decision.

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MODULE #2: ABOUT YOURSELF

"Should I look elsewhere for a job?"

"Where do I want to live?"

"What things do I have to consider to find out whether relocation is right for me?"

Making a decision to relocate may be tough. Many things must be considered: Job availability, income needed, family needs and values, type of environment you desire are only a few. Most of us would not move to a new and unfamiliar area without a good reason. Unfortunately, many people miss out on opportunities because they do not know the values and needs that are important to themselves.

In Module #1, we learned that planning a decision is the best way to achieve the thing you want. Decisions that are made on a "whim" or a "feeling" or because "someone else told me it was best" usually do not work out as well as those that are planned. To plan your decision on relocating, you must start by gathering information on yourself. Module #2 is designed for you to determine the needs and values important to you. To do this, you must "get in touch with yourself."

In the following pages, you will be exploring your career and family values; you will be taking a look at the position in which you presently find yourself; you will be making important decisions about your future, and you will learn about some of the realities you must be willing to face in relocating.

CAREER AND JOB VALUES

The first aspect you must consider is "What are you looking for in a job?" It may be one (or more) of the following:

Money
Good working conditions
Training opportunities
Advancement
Periodic raises

Good supervision
Large company
Small company
Union
Good benefits

Often, a person decides to relocate because the things he/she is looking for are not available in their present location. It may be due to a lack of jobs or a lack of jobs that pay well. In making your decision to relocate, you must first look at the things that are important to you in a job and at whether or not they are available in your present location.

Let's take a closer look at some of these job aspects.

Working Conditions

All of us desire ideal working conditions in our trade. These conditions vary from job to job. You must consider the following aspects.

1. Environment - (climate, working space, noise level lighting, cleanliness - for that particular trade)
2. Inside or Outside Work
3. Working Hours - (shift work, "straight" day work or evening work, part-time, full-time)
4. Tools and Machinery Available

If you are just "starting out" in your career, you may not get your ideal working conditions immediately. However, when considering applying to a company or accepting a job offer, you should find out if in addition to promotions and raises, you can expect future working conditions to improve.

Income Desired

Unless you are an unusual person, the amount of income you need or want will be foremost in your mind. This area will be discussed further in this module.

Additional Training

Some companies offer additional training to help you improve your skills. This could be in the form of on-the-job training by a co-worker or supervisor, or it could be in a classroom at the company or in a school outside the company. You may be able to attend workshops or seminars, or you may be given the opportunity to attend college or vocational school courses at the company's expense.

Advancement

How far do you want to "climb the ladder" in your career field? If an area is experiencing growth in your career field, the opportunities for advancement will probably be good. However, if the area in which you are looking is declining, advancement opportunities may not be as great. First, you must decide how high on the ladder you want to go. Is it a foreman, a manager, a supervisor, or are you just satisfied with doing a good job and receiving a regular paycheck?

Raises

Most of us want to earn more money and to better our standard of living. Raises generally come as your time and/or skills increase with a company. Try to project the increases you want. Be specific, but also REALISTIC. Put a deadline on it. (I want to earn \$1.00 per hour more one year from today.) As you explore your career further, you will determine whether or not you are on target.

Supervision

Some people work very well on their own, while others prefer working for someone who will give them direction. Which type of person are you? Think back to jobs that you have held or courses you have taken in school; did you work better under close supervision, or when you were left alone?

Large or Small Company

Some of us work better in large organizations. Others prefer small close-knit companies. Which type of person are you? Generally, larger companies have more workers employed in your field. You may not have much responsibility and you may have only one area of specialty. (ie: Auto mechanic- you may only do front end work in a large shop) Smaller employers generally have fewer workers in your career field; thus, you may be given more responsibility and may have a variety of duties. Wages, benefits, and working conditions may also vary from a large to a small company.

Union or Non-union

Some of us feel more secure working for a company with union representation. Others may not see any value in belonging to a union. Depending on your occupation, unions may provide additional training for which you may qualify.

Some companies with union representation also pay higher wages and offer a good benefit package. In Module #5, we will learn how to contact employers when surveying wages in a particular location. You will then be able to compare union company and non-union company wages and benefits.

It is vitally important that you consider all of the above aspects when considering relocation. Most people who relocate do so because they find a better opportunity in another location.

PERSONAL AND FAMILY VALUES

Another vital aspect you must consider in relocation is your personal and family's needs and values. In other words, what is important to you and your family when considering relocation? For most of us in addition to finding the "right job," our concern is whether or not we will be happy in that new location. Does it have the things we are looking for? Can we adjust to a new area?

Jack Stapleton has a similar concern. Let's look at his situation.

Jack is 24 years old and has a wife and two children. He has just graduated from Computer Training School with a certificate in computer repair. Jack has made some contacts in the local job market, and has found that he would expect to start at a wage of \$7.00 per hour.

"Hmm. \$7.00 per hour is not too bad to start," Jack thinks. "But, I wonder how long it will take before I can get a raise. Raising a family surely isn't cheap, these days."

About a week after starting his job search, Jack gets a call from his friend Mike who lives across the country.

"Hey, Jack. I just saw where they were hiring computer repairmen at \$11.00 out here in my company. Why don't you check it out?"

Jack now has a big decision to make. He has lived in Hometown, N.J. since he was born. Both his and his wife's relatives live in the Hometown area - thus his ties to the area are very strong. He enjoys the environment in which he lives - he can hunt and fish nearby and he belongs to several local organizations. Jack's friends are also from

this area - most of whom he has known since childhood.

Is the extra money worth the adjustment he would need to make to a new area? The area in which Mike lives is urban, so there would not be the opportunity to hunt and fish as Jack would like.

Jack finally decides that the additional money is not worth the move. This fits into the scheme of his values. Yes, the money is important, but the happiness of him and his family is more important.

Would you have made the same decision?

Everyone has a different set of values and needs. As we saw in the last example, income was not as important as was the "ties" Jack had to his hometown. The following aspects must be considered by you and your family (if you are raising one) when deciding on relocation.

Climate

What type of climate do you like or need? If you are the type of person who is bothered by intense heat and humidity, the southeastern states may not be for you. If you love to water ski and enjoy mild temperatures, you probably would not want to search for a job in Montana or North Dakota. If you like snow and cooler temperatures, the New England states may be for you.

People

"I like people who stay to themselves."

"I like people who recognize you on the street."

Generally, these types of people live in different types of environments. Often in larger cities, people tend to "keep to themselves" - neighbors may not know each other. There are so many people on the street, usually no one recognizes anyone they pass.

In a smaller town, you are more likely to know the people you pass on the street. Neighbors may be close friends. You may be on a first name basis with the local merchants.

You may like to be around people with the same type of background, education, career field as yourself. A person without a college degree may feel uncomfortable around a college professor - and vice versa. A farmer may feel

uncomfortable around a scientist.

How do you feel? Are you more comfortable in the friendliness of a smaller town or in the anonymity of a large city? Do you like to be around those with the same interests and backgrounds as yours, or would you rather associate with people who have different interests and backgrounds?

Lifestyle

With what type of lifestyle do you feel comfortable? A person who has traditional and conservative viewpoints may not like the fast paced and flexible lifestyles found in various parts of the country. A young and single person may feel a rural lifestyle is too slow for him/her. The faster paced city life - with excitement and variety may hold more appeal for him/her.

The same is true for the income levels of certain areas. Certainly, an auto mechanic who is starting his first job would not be able to live in the upper middle class area of doctors and lawyers. A person will generally want to settle in an area that fits his/her type of lifestyle.

Environment

For which type of environment are you best suited? Some people love the city - the congestion and the closeness does not bother them. Others love the quietness and open space of a rural area. Some love the hilly and mountain areas of the Rockies or Appalachia. Others can't stand the "closed-in" feeling you can get in mountainous areas.

What type of environment is ideal for you? Could you be happy in an environment that is different from that in which you presently live? Do you like wide-open spaces and a slower paced environment? Would you rather live in a more populated area where entertainment and recreational activities are more available? Would it bother you to travel a distance to shop, or would you prefer to be close to a city shopping center or suburban mall?

Recreation

What do you do for fun? If you snow-ski, you may not be happy in Florida. If you like to hunt and fish, New York City may not be for you. Do you like to watch big league sports or go to plays? Montana may not be your "cup of tea."

Schools

If you have children - or are planning to have children - schooling will be a primary concern when relocating. Obviously, you will want them to attend the best schools - ones that meet your standards.

Generally, most parents want their children to have good teachers, a good learning environment (discipline, small classes, up-to-date books and equipment), good extra curricular activities, and one that has good values and attitudes toward students. In making your decision to relocate, you will need to come to terms with the types of things you are looking for in a school. If you can't find them in the city or town in which you are looking, you may want to look in a different area of that town or in a different town altogether.

EXERCISE I

In this exercise, you will be asked to describe your values on all of these areas previously mentioned. DO NOT TAKE THIS LIGHTLY! Whether or not you relocate does not matter. What matters is that you find whatever success or happiness for which you are looking. To do this, you must have a starting point. This exercise is that starting point. Turn to the exercise section of this module.

DETERMINING NEEDS AND RESPONSIBILITIES

Income Needs

For most of us, income is the PRIMARY consideration when choosing relocation. If we are honest with ourselves, most of us would rather not "punch a time clock;" however, because we need to support ourselves (and our families), we must work. In making your decision to relocate, income will probably play the most important part. However, before making your decision to relocate, you must determine your income needs.

In determining your income needs, you must consider all your major expenses. This includes housing, utilities, household expenses, loans, car expenses (or other transportation expenses), and general expenses for clothing, recreation, and entertainment. If you are married, you will need to enlist the help of your wife or husband. BE REALISTIC!! We would all love to live in \$100,000 homes, but if you are starting

out, this may not be realistic. On the other hand, if you have three children, a one bedroom apartment is also unrealistic.

One thing that should be kept in mind, is that the cost of living in another area may be different from the cost of living in your present location. In Module #5, you will learn how to determine the cost of living in another location and how to compare it to the cost of living in your present location.

EXERCISE III: Income Needs

This exercise will help you determine your income needs. If you are living on your own, take your monthly expenses for rent, utilities, household items, entertainment and recreation, and taxes, insurance, and other regular expenses, and multiply them by 12 months. This will give you, approximately, your annual income needs. If you are not living on your own but with your parents, ask them to help you determine your income needs, should you move to an apartment or house of your own. Turn to the exercise section on Module #2.

Family Responsibilities

If you are single and are not planning on marrying in the near future, this section may not be important to you. However, if you are married and/or raising a family, this section is vital.

If you are married, you must consider your spouse's situation. Is he/she also working or attending school? If so, you must consider whether or not your spouse will be able to find a suitable job or school in another area. If your spouse is not working or attending school, your decision to relocate may be more simple.

If you are raising children, they also must be considered in your decision to relocate. If they are attending school, how will the move affect them in finding new friends and adjusting to a new school? Many school age children do not like change, particularly if they are in higher grades or close to graduation. If they are not yet in school, this aspect of your decision will be somewhat easier.

For those of you with boyfriends or girlfriends, the responsibilities you have to yourself and to them must be considered. Be sure your decision is the best for your future. You may not want to let your heart rule your head!

EXERCISE IV: Where Are You Now?

This exercise will help you evaluate your present situation and that of your family's. It should make clear to you some of the aspects you will need to consider for relocation. This exercise will be used further in Module VI.

REALITIES YOU MUST FACE IN RELOCATING

Before completing this module, we must explore some of the realities you must face when making your decision to relocate.

Job Availability

You have explored the things you are looking for in your career and the income you need at this time and the responsibilities you and your family face. Now you must ask:

"Is the job I need available here?"

If it is and if you want to stay in your present location - GREAT!! If it is not available here but is available elsewhere, then you must decide whether the job is more important than your desire to remain in your present location.

If you have decided on another location in which to look, you must also determine whether or not that job is available there. Sometimes compromises must be made.

However, in making your decision to relocate, DON'T LET THE FEAR OF THE UNKNOWN MAKE THE DECISION FOR YOU!!!!!!

Fear of the unknown can be extremely strong. Many people miss out on tremendous opportunities because they let this FEAR control them. Many people decide to stay in their present rut - not because they like it, but because they are AFRAID TO MOVE!!! If the job is available elsewhere, make a clear and rational decision - not one that is based on FEAR!

In Module #6, you will be "weighing the evidence" and deciding whether relocating would be to your advantage. If it would be - THEN, DO IT!!! DON'T LET FEAR STOP YOU!!!

Friends, Relatives, Neighbors, and other "Ties"

Most of us have some sort of "ties" to our present location. It may be people we have grown up with or family that we have in

the area. It may be clubs to which we belong or just a love of the environment. Whatever the ties may be, relocating will mean that we must stretch these ties or possibly break them. It is particularly hard to imagine leaving old friends and relatives and meeting new people in an unfamiliar area.

This may be a tough pill to swallow. Again, don't let your heart rule your head - don't miss out on an opportunity by letting FEAR control your decision. Unless you are a hermit and never associate with anyone, you WILL make NEW FRIENDS. In Module #4, you will learn how to meet people and make new friends, so don't despair, you won't be alone for long in your new location.

Finally, those friends, relatives, and neighbors you left behind can always be telephoned or written letters. Think how much richer you will be because you have added new friends to your list. Possibly the best friend you will ever have is a person you have not yet met!

EXERCISE I: Career Sheet

This exercise will require some time and thought. Answer the following questions completely and realistically.

In the following exercise, you will be asked to describe the job aspects important to you. Use this as a guide to determine the type of job you want in the location in which you are looking. Give this exercise careful consideration.

WARNING: As you are searching for a job, you may find that you are expecting too much from the available jobs. If this is the case, adjust these aspects to fit the job situation. (For example, if you are looking for an auto mechanic position that starts at \$9.00 per hour, the prevailing wage in the area when starting may be \$6.00 per hour.)

1. My career choice is _____.

2. Describe the following:

Working conditions desired:

Additional training desired:

Advancement opportunities desired:

Raises desired (how much and for how long?):

Supervision (left on your own or someone to give you direction):

Large company or small company?

Union or non-union?

Type of benefits desired (medical, dental- family, single-
vacations, sick days, other)

EXERCISE III: Family Values

This exercise will require that you explore your and your family's values on the areas mentioned in this section of Module #2. Take your time and discuss these areas with your family (if you are married). For you to make the best decision about relocating, they **MUST** be involved.

Describe in detail the things that are important to you and to your family in the following areas. Fill in each section as honestly and as completely as possible. Ideally, what are you looking for in each of these areas? Use the back of this sheet for additional space.

1. Climate (temperature ranges, seasons, snow, rain, dry, humid)
2. People (friendly, close relationships with neighbors, those who mind their own business, etc.)
3. Lifestyle (conservative - rural, faster paced - city, etc.)
4. Environment (wide-open spaces, suburbs, cities, etc.)
5. Recreation (sports - professional, amateur; hunting; fishing; music; crafts; etc.)
5. Schools (discipline, class size, courses offered, extra-curricular activities, etc.)

EXERCISE III: Part 1 - Income Needs

This exercise will help you determine your income needs. As you are working through this exercise, use realistic sums to compute your monthly expenses and needs. If you are not living on your own, get help from your parents or from someone who is living on his/her own.

1. Number of family members (yourself, spouse, children) _____
2. Present total family income (yourself, spouse) \$ _____ per yr.
3. Housing needs (based on number of children, yourself, and spouse)

_____ Studio Apartment (1 Room)
 _____ 1 Bedroom Apartment
 _____ 2 Bedroom Apartment
 _____ 3 Bedroom Apartment
 _____ House

4. Rent or mortgage you are paying \$ _____ per month
5. Average utilities spent per month

Electric \$ _____
 Water \$ _____
 Telephone \$ _____
 Gas/Oil \$ _____
 Cable T.V. \$ _____
 Other \$ _____
 \$ _____

6. Average Household bills per month

Food \$ _____
 Clothing \$ _____
 Transportation \$ _____
 Credit Cards \$ _____
 Loan Payments \$ _____
 Other \$ _____
 \$ _____

7. Average Entertainment expense per month \$ _____
8. Average medical/dental expenses per month \$ _____

9. Other expenses per year (divide by 12 to get monthly expense)

Insurance:

Car \$ _____
 Life \$ _____
 Home \$ _____
 Apart- \$ _____
 ment
 Medical \$ _____
 Other \$ _____

Taxes \$ _____ (property, income, etc.)

Repairs \$ _____

Other \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____

TOTAL OF ALL YEARLY EXPENSES \$ _____

Divided by 12 \$ _____ TOTAL PER MONTH

10. Add all figures for #4,5,6,7,8, and total per month #9.

TOTAL MONTHLY INCOME NEEDED \$ _____

11. To find the total per hour, divide #10 by 180.

TOTAL HOURLY WAGE NEEDED \$ _____

12. To find the total per year, multiply #10 by 12.

TOTAL YEARLY INCOME NEEDED \$ _____

This is the income you will need if you stay in this location. Other locations may require more income or less income, depending on the cost of living in those locations.

EXERCISE III: Part 2 - Family Responsibilities
Where Are You Now?

Complete this exercise by filling in the appropriate information.

Career Choice: _____

Your Age: _____

Marital Status: _____ Single _____ Married

Spouse's Occupation: _____

- Other Information on Spouse (attending school, training, etc.)

Number of Children: _____

Names of Children: _____

Grade in School: _____

Clubs and Activities to which They Belong: _____

Other Items to Consider about Present Responsibilities:
(boyfriend, girlfriend, fiancé, other responsibilities not mentioned)

MODULE #3: FINDING A JOB

Now that you have begun to think about relocating and have begun to evaluate your values and needs (as well as those of your family), we must begin to explore the ways of finding a job at a distance?

For most of us, the hardest part of job hunting is JUST GETTING STARTED. Many people have a real fear of looking for a job. Module #3 is designed to make this process easier by giving you a guide to job hunting. You will be learning about different methods of job hunting and in which ones you should be investing more time, expense, and energy. Job hunting is not a "piece of cake." It will require time and expense and, most of all, persistence.

"Where do I start?"

The best place to start is exactly where you are now. Right now, you probably fit into one of these two categories:

1. I know exactly where I want to look. You have chosen a location - one that you could settle into very well. Your first step, then, is to jump in and start looking for that job.
2. I have no idea where I want to look. You may know the type of area in which you would like to live; however, you are not sure where to find this type of area with the job opportunities you want.

If you are in category #1, you can skip the following section and go straight to the job hunting section of this module. However, if you are in category #2, the following section will provide resources that you can contact to help you decide on your location.

HOW DO I FIND THAT IDEAL LOCATION?

In Module #2, you should have settled on the type of area for which you are looking to relocate. In that module, you explored your values and those of your family. You may have decided on the peacefulness of a rural area, or you may have decided on the excitement of a city. Whatever the case may be, you should first look to those areas that have job opportunities in your field.

U.S. Department of Labor

This agency of the United States Government can provide you with much of the occupational information you may need. In addition to publishing information on specific careers (which can be found in the Occupational Outlook Handbook and the Dictionary of Occupational Titles), information is also published on those jobs with large numbers of openings. This can be found in a book entitled Occupations in Demand, which can be found in your local library.

Occupations in Demand publishes its listings monthly, and in addition to those jobs with large numbers of openings, cities and areas that have large numbers of general job openings are listed. This may be a valuable guide in helping you make your decision on choosing the right location.

State Occupational Information Coordinating Committees

These committees are found in each state, and their function is to provide information on the job situation in their state. This can be a valuable source of information when searching for a location in which to live. Just choose the states in which you may be interested - keeping in mind the type of area, environment, and climate you deem best (Module #2) - and write to them requesting information on your field in their state. You can also ask them for the section(s) of their state which have the most job opportunities for someone in your field.

The names and addresses of these committees in all 50 United States can be found in the front section of the Occupational Outlook Handbook in your local library.

Encyclopedias

If you are not sure of the location in which you would like to live, encyclopedias can provide you with information on every state in the union. Not only will it give you information on its history and government, it will also give you information on its population, climate, urban areas, industries, and areas of interest. Generally, by researching states in different parts of the country, you may be able to pinpoint an area of the country in which you can look. Then, you can write to those states' occupational information coordinating committees to request job information.

Even more valuable, may be the section of the encyclopedia entitled "Additional Information." Listed will be additional resources which will provide you with more information on that state.

Using an encyclopedia is explained further in Module #4.

People You Know

This can be an excellent source to get you started on your "search for a location." By telling those you know of the area for which you are looking, you may get suggestions on areas in which you can start. Often, if someone has lived or visited an area, they can give you a "feel" for what the area is like. By doing additional research on your own - through the encyclopedia, Chamber of Commerce in that area (discussed further in Module #4), or by visiting that area, you may find that it is ideal for you - or you may find it to be a "total dud."

Be sure to let EVERYONE YOU KNOW of the type of area you want. Most may not be able to help you; however, you may find others who will lead you to that ideal area.

YOUR SEARCH BEGINS

Once you have decided on the area in which to look you are ready to begin your search. First, you must realize that searching at a distance is much like searching for a job in your present location. The same things that work for you here will work for you there. However, you must also realize that searching for a job at a distance may require some additional expense - particularly postage and telephone charges. The result of this additional expense should be the job for which you are looking in an area in which you want to live.

Searching for a job will require that you enter two types of job markets:

1. The OPEN JOB MARKET: The open job market includes those jobs advertised in newspapers and in public and private employment services. These are job openings that are easy to find by contacting an employment service or by reading the local paper. They are also the jobs that, generally, have the most applicants because they are the most visible.
2. The HIDDEN JOB MARKET: These jobs are harder to find. These are the ones that are not listed in the newspapers or by the employment agencies. These jobs also have fewer applicants, but also require more effort to find.

We will begin with the OPEN JOB MARKET. These jobs represent about 25% - 30% of all jobs that are open. This leaves 70% - 75% of all jobs that are open in the HIDDEN JOB MARKET. Even though there are not as many jobs available in the open market, you should still use this market's resources in your job hunt.

NEWSPAPERS

This is the most common source that people use to find job openings. Not only can it provide you job leads, it can also give you a "feel" for the types of jobs available in a certain area. For example, if you see a number of jobs listed for "machinist," there may be a shortage of machinists for the number of jobs open in that area.

How do you get a newspaper from another area? This will depend on the area in which you are looking. If you are looking at a city or county close by, you may be able to find a newspaper from that area in a local public library, news agency or store that sells papers from other locations.

If they do not or if the area where you are looking is at a distance, you can go to your local public library or school resource room and look for the Ayer's Directory of Publications. This directory gives you the names of newspapers and magazines published in all areas of the country. Once you find the area where you are looking, check the circulation numbers (the number of papers sold per day, week, or month) for each newspaper. Normally, the newspaper with the largest circulation in that location will have the most help wanted ads.

When you have found the name of the newspaper you want, call the circulation department and request them to send you a copy of their paper. Usually the Sunday edition will carry the most help wanted ads. Ask if you can set up a weekly subscription for the Sunday edition. They will probably charge you extra for postage - but if it leads you to a job, it will be worth it!

Once you have received your newspaper, turn to the "Help Wanted" section and scan the entire section - not just the occupation you are looking for. **YOU NEVER KNOW WHERE A JOB FOR WHICH YOU ARE QUALIFIED MIGHT BE LOCATED.**

When you find a job in which you are interested, the want ad will tell you how to apply for it. You may be told to **SEND A LETTER OR RESUME**, or to **CALL FOR AN APPOINTMENT**, or to **APPLY IN PERSON**. Since you are applying for a job at a distance, special thought must be given to how you will respond.

Use the following guidelines for applying:

1. "Send letter or resume to....."

This is the easiest way to apply for a job at a distance. Your letter should include the reasons you are relocating and your availability for an interview. If you are told to send a resume,

ALWAYS ENCLOSE A COVER LETTER WITH IT! Your reasons for wanting to relocate may answer questions in the employer's mind that could eliminate your being considered for the job. (Letters of application will be discussed elsewhere.)

2. "Call for an appointment."

Your response to this will depend on the situation you are in.

1. If it is not too far away, call and make the appointment.
2. If it is at a distance, call and explain your situation to them. Ask them to tell you a little about the job - the responsibilities, starting salary, or wage range. If you are still interested, you must decide whether it is worth the trip to interview for it. If the appointment is just to fill out an application, again explain that you do live at a distance, and ask them whether it would be possible for them to send you an application. When you send it back to them, be sure you attach a cover letter explaining your reasons for relocating. This may answer questions in the employer's mind that could eliminate you from consideration.

3. "Apply in person."

Again, you must decide if the job is one which you are interested in and if it is close enough for you to apply in person. If so, then go ahead and apply.

If it is too far, call the company (if the name is given) and explain to them that you live at a distance. (Anything under 50 miles is not too far in an employers mind.) Ask them if they could send you an application or (if they won't send one to you) if you can send them your resume (with cover letter). They may say "No!", but you will never know unless you try! (What if they said "Yes!" and you got the job?)

IMPORTANT: Newspapers are only one source of job leads. Many people use this source exclusively. Surveys show that less than 15% of all jobs found are through the newspaper and that only about 20% of all jobs open at any one time are listed in

the newspaper. Use this as one source of leads, but DO NOT RELY ON THIS SOURCE ENTIRELY!!!!!!

II. EMPLOYMENT AGENCIES AND SCHOOL PLACEMENT SERVICES

There are three types of employment agencies:

1. Public (Job Service, State Employment Service)
2. Private
3. School Placement Services

Let's look at all three types.

1. Public Employment Agencies

Public agencies are used by many people as a source of job leads. They provide services, free of charge, and keep lists of many job openings. Normally, they have job developers who search for openings and counselors who try to match jobs with clients.

Because they try to deal with each person individually, they request that you apply in person. This way, a counselor gets to know a little bit about you and the type of job for which you are looking and for which you are suited. You will then be matched with any jobs you may be qualified for and are either sent for an interview or are told to get in touch with the employer. The employer will then interview you for the job.

These agencies also keep lists at their office of jobs that are available for you to review. It is a good idea to review this list a couple of times during the week. Generally, the jobs that are listed here will be entry-level positions.

Because these agencies want you to apply in person and remain in contact with them, you will have to consider this aspect when looking for a job at a distance. Agencies in your local area may not have listings for the area in which you are looking. Also, since many people use this as a source of leads, competition for jobs open may be great.

2. Private Employment Agencies

Private employment agencies have counselors who try to match the job with the client. In many agencies, the counselors search for job openings as well as match the job with the client. They are looking for the best people to fill the jobs they have listed. This is not only so you will be satisfied, it also will help the counselor secure future openings in that company by providing them with a good employee.

Private agencies are best used when you cannot search for a job entirely on your own or if the type of job you are looking for may be hard to find. They can also be used when you are looking for a job at a distance and do not have the time to search on your own. Sometimes, they have a more direct "pipeline" into a particular company.

The main thing to remember about private employment agencies is that there is a fee charged for their services which may either be paid by you or the company who hires you. If you are responsible for paying the fee, it could be as much as 20% or 30% of your first year's salary.

If you choose an agency, CHECK WITH THE BETTER BUSINESS BUREAU TO SEE WHETHER THERE HAVE BEEN ANY COMPLAINTS MADE ABOUT THEIR SERVICES. Also, BE SURE OF THE FEE PAYMENT BEFORE SIGNING ON THE DOTTED LINE!!!

THE HIDDEN JOB MARKET

Most jobs are NEVER advertized.

That's right. The majority of job openings are never made public.

"Well, how do I find a job, then?"

The "Hidden Job Market" is where over 85% of all jobs are found. These are jobs that open up in a company, agency, school, etc. and are filled without ever being made public. This includes placing ads in the newspaper, contacting employment agencies (both public and private), and even (in many cases) informing the personnel department.

Conduct your own survey. Ask your friends, relatives, and neighbors how they found their jobs. Undoubtedly most of them will tell you that they found them by applying directly to their employer or through friends and relatives who knew of an opening. While you are doing your survey, ask them whether they looked at the want-ads in a newspaper to find a job. Chances are that almost everyone did. After you have looked at the results of your survey, compare the number of people who looked at the want-ads to the number of people who actually found a job through the want-ads. Does it surprise you?

Getting into the hidden job market - even at a distance - is not as hard as it sounds. It will require some time, some effort, some planning, and a little expense. It will also require a willingness to accept rejection.

"Rejection?"

Yes. Most of the employers you will contact will not have any openings. You must be willing to accept an employer telling you "No openings." for you to find a job.

Searching for a job is a numbers game. The more employers you contact - the more "No's." you get - the closer you are to getting an interview. The more interviews you get, the closer you are to finding a job!

One job seeking program found that it worked like this:

35 phone calls = 3 interviews

This means that you can expect to make around 35 phone calls to get three interviews. If you get to the 35th phone call and do not have 3 interviews, DON'T GIVE UP!!!. It may be by the 40th or even the 50th call that you will have 3 interviews. You also may get five in a row.

JUST DON'T GIVE UP!!!!!!!!!!!!!! Rejection leads to success. If you are told "No" enough times, you will ultimately get a "Yes!"

(The more phone calls you make, the better your chance of getting an interview. The more interviews you have, the more jobs you will be offered. The more jobs you are offered, the better the chance of finding the job you want.)

"How do I apply for a job in the hidden job market?"

First, you must decide on the job you want. When you are searching for a job in the hidden market, you will need to talk to the manager or supervisor in a specific department. Remember, we are going to by-pass the personnel department (if at all possible). This will require some careful thought and planning. It will also require you to know some options you may want to consider.

For example, suppose you are skilled in more than one area. As you are searching for a job, consider all the types of jobs for which you can apply. If you have skills as a machinist and mechanic, let's say, a larger company may have two departments who you could contact. This would mean two phone calls or letters to two different managers in that company.

Once you have decided on the type of job you want, you are now ready for the nuts and bolts - the actual contact. You can contact an employer in several different ways. The ways which are best for you will depend on the distance of the location, the amount of time you have to spend, and an examination of the most successful ways of making contacts in a job search.

Generally, jobs in the hidden market are applied for in the following ways:

1. Telephone contact with the manager or supervisor.
2. Letter of application sent to the manager or supervisor.
3. Mass mailing of resumes to companies.
4. Networking
5. Visiting the companies to which you are applying.

"How do I get into the hidden job market?"

The first step is to understand what happens when a job opening occurs. The following chart will show you the steps a manager takes in a typical company when a job opening occurs. It will also show you the time it takes to fill the opening.

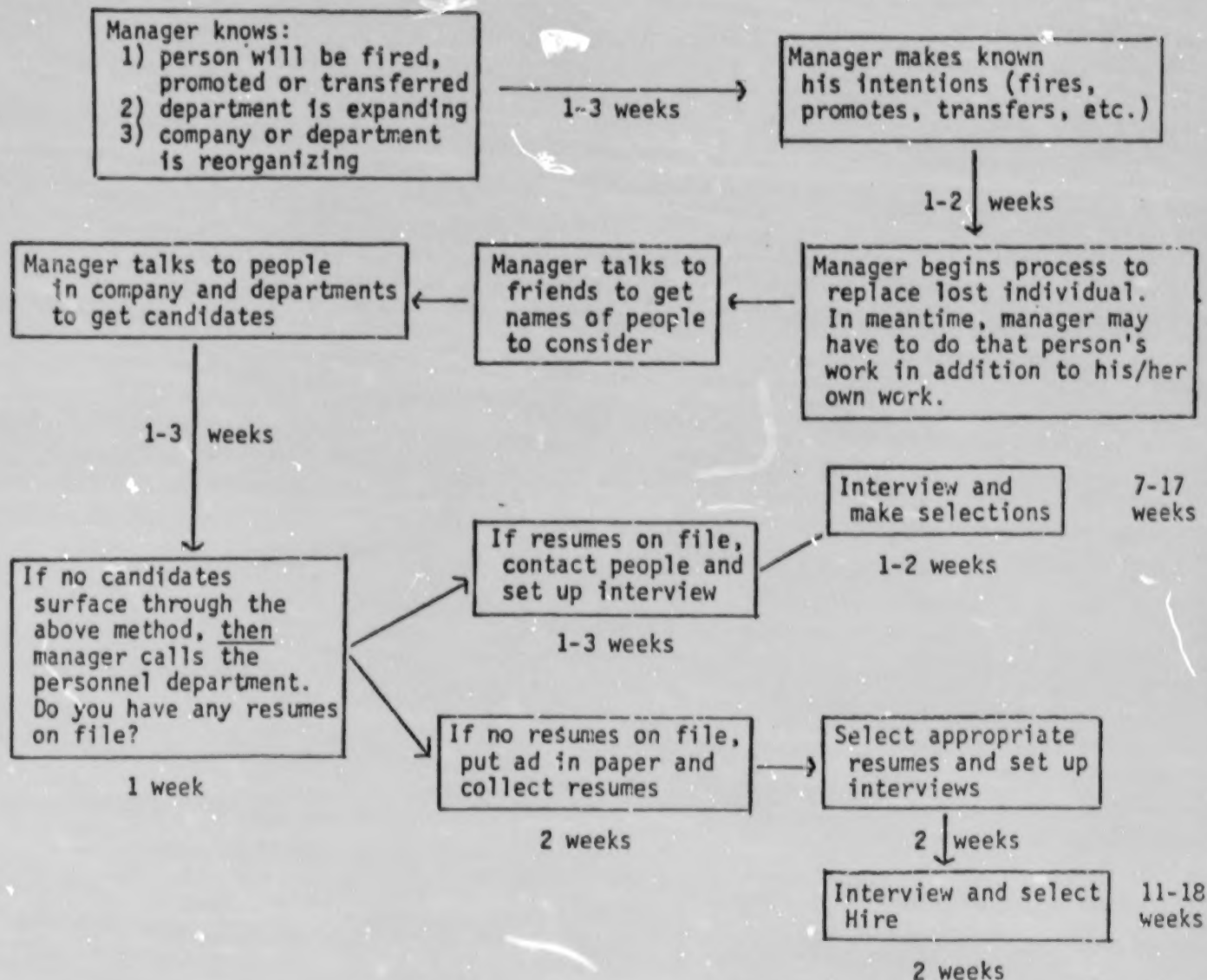
See following page.

As you can see, a manager may know of a job opening 4 to 9 weeks before he informs the personnel department. You can also see that he may talk to others either in or out of his company to find qualified candidates. In many cases, the job is filled before the opening reaches the personnel office!

Who would you rather talk to, the personnel department or the manager, supervisor, director, etc. who would know about the opening in the first place?

The second step in breaking into the hidden job market is to identify the companies, businesses, private or governmental agencies, etc. that could use your services. There are a variety of sources available to you, some of which will give you information on the company itself. (ie. owner, number of employees, products, etc.) The following is a list of sources you can use to find employers. Most of these sources are available to you at little or no charge for the area in which you are looking.

January 1



1. Yellow Pages of the Telephone Directory - This is an ESSENTIAL part of your distance job search. The Yellow Pages will give you the name, address, and phone number of virtually all employers in an area. Not only can you use this to contact the employers, you will also get a "feel" for the job opportunities available for your occupation.

To get a copy of the yellow pages, simply go to your local business office and request a "foreign directory form." Fill it out for the area in which you are looking. (If it is in a large city, specifically request the Yellow Pages Directory.) Note: There will probably be a charge for the directory plus postage. However, this charge is WELL WORTH THE MONEY for the information that you will receive.

(Before requesting your own directory, you may want to check with your local library to see if they have one for that area. BE SURE IT IS UP TO DATE!!!)

Once you have received your directory, you are ready to begin your job search. "As your fingers do the walking," the most obvious place for you to begin would be in your field.

STOP!!!

Do not start here! Turn to the beginning of the yellow page section and start with the listings in the letter "A." By starting here you may run across companies you may not even have considered as needing someone with your skills. By just looking in your field (let's say if you are a cook - "Restaurant") you may be overlooking other areas that could also use your skills. (For example - Airlines, Banquet Caterers, Hotels, Hospitals, etc.)

Do yourself a favor, start at the beginning and make a list of all the sections that could use your services. If you are not sure, copy it down anyway and call one of the companies listed in that section to find out whether they hire people with your skills.

Once you have gone from letter A to letter Z, list your sections in order of preference. This is the list that you will start with. Later you will find out how to use this list.

After you have listed these areas, you are ready to call.
CALL EVERY COMPANY LISTED NO MATTER HOW LARGE OR SMALL IT MAY
APPEAR TO BE!!!!

2. Chambers of Commerce - Chambers of Commerce are organizations of local businesses and companies. One of their main goals is to provide information on their member companies and businesses and to give information (free of charge) listing their member companies and the products or services they provide. This can be a valuable source of information in your job search. (Sometimes, the Chamber of Commerce will be able to give you information on who's hiring as well as information on what the job market is like for a person in your occupation.

You can contact a Chamber of Commerce in any city by

Writing - Chamber of Commerce
(Name of Town), State, Zip Code

Phoning - Find the area code of that city or town and dial information: Area Code + 555-1212.
Ask for the telephone number of the Chamber of Commerce for that city or town.

3. Business Directories - These directories list (for a fee) most of the major corporations in the country. Included are names and addresses of those companies as well as the products or services they offer. Most of them have indexes listing types of services and products as well as the geographical areas in which they are located. These directories should be available in your local library. The following are the most commonly found directories:

Dun and Bradstreet Directory

Standard and Poor's Directory

Local directories such as Dalton's Delaware Valley Directory
or Business and Industry

READY, SET, GO - MAKING PHONE CALLS

This is where the "rubber meets the road," where you must put everything on the line and start your hunt for a job. Most of us are not used to asking for something - particularly when it comes to asking for a job. That's why the Want Ads in the newspaper and employment agencies are popular. Someone else has already taken care of finding the opening. Now all you have to do is to apply for the job and hope that they choose you.

As we said before, the hardest part of searching for a job in the hidden market is handling that "No." If you just look on that "No" as being a stepping stone for that "Yes" then you will realize how simple (and maybe even an exciting challenge) the hidden job market can be. You will also realize that YOU ARE IN CONTROL OF THE SITUATION. You are no longer "waiting for someone else" to find the job for you.

If you have followed this guide, you should now have in front of you a list of companies. This list may have been compiled from the Yellow Pages, Chambers of Commerce, Business Directories, or through your Network. START AT THE TOP OF THE LIST AND CALL EVERY COMPANY!!! Many people make the mistake of "picking and choosing" companies to call - thereby possibly missing out on an opportunity in a company they skipped.

Telephoning at a distance

Finding a job takes investment - both of time and of money. Nothing worthwhile will come without it. YOU MUST REALIZE THIS IF YOU ARE TO FIND THE JOB YOU WANT!!! Telephoning at a distance will especially take a dollar investment. If you are able to go to that location to search for a job, your telephone expense will be considerably smaller. However, if you are not, be prepared to include this in your budget.

One advantage to telephoning is that it takes the "leg work" out of your job search. You are also more likely to be connected with the supervisor of the department in which you are looking if you call him rather than show up in person. But even more so, you will be able to contact many more companies than if you visited each one individually. You also will have an advantage over sending a letter of application to the supervisor in that you can talk to him directly. This can be the best way to give the employer a GOOD first impression.

If you know someone who lives in that location, he/she can pick up a directory for you at little or no charge from his business office or you can go to your local library where they will have a directory for that location.

THE IMPORTANT THING IS TO GET IT!

How to Approach it

Most of us are not used to asking for things on the telephone. It is natural to be a little nervous about calling--every one who uses this technique is. Just remember, by offering an employer your service, you are doing him a favor. If he can't use you, it is his loss. You can always make another phone call!

Using this technique is basically a numbers game. The more calls you make, the more interviews you will have. The more interviews you have, the more job offers you will receive. Studies have shown that you should make 35 calls to get 3 interviews. A person who tells you "No" means that you are closer to a "Yes". SO KEEP CALLING!

Good Attitude

ALWAYS SOUND POSITIVE AND ENTHUSIASTIC ON THE PHONE!

First impressions are important and employers want someone who is enthusiastic and interested. If you sound depressed or as if you are begging for the job, the employer probably won't want to interview you even if he has an opening.

A smile can be heard! Smile as you talk--Speak confidently. The more practice you get--(The more calls you make) the more confident you will be. As with anything, you may stumble at first. Don't give up! Ultimately you will win!

Telephone Etiquette

There are some tips to remember about telephone etiquette

1. Be brief and to the point: Employers are busy people--get to the point.
2. Do not interview on telephone: People are not hired over the phone
3. Use last name only: Don't be too casual. This is business
4. Thank the interviewer for his time and information.

THE CALL

Making the calls is like digging for a buried treasure, YOU MUST KEEP GOING UNTIL YOU FIND IT. You must keep calling until you find your job! Persistence is the key. You must also realize that every call will not result in an interview. In fact, most calls will not result in an interview.

Once you realize that you will not bat 1.000, making making phone calls will be much easier and much less fearful.

Basically, there are three steps to this procedure. The first step you should already have completed by listing the names of the companies you will be calling. The second step is getting the name of the person to whom you need to speak in the company.

Getting the Name - Step #2

Unless you initially reach the person you want, you will only be asking for the name of the person to whom you want to speak.

"Hello, would you please give me the name of the (manager, supervisor, etc) of the _____ department?"

(answer)

"Of course. His name is Mr. (or Ms.) _____."

"Thank-you very much." (hang-up - you will proceed to step #3 later)

If the receptionist, secretary, etc asks why you are calling, reply:

"I need this information for an employment survey."

You should have no further difficulty. If they refuse to give you his/her name, thank them and go on to the next company. This won't happen often - if at all.

Finding the Opening - Step #3

Now you are ready to place your call. This is the part that will take a little courage and intestinal fortitude. It will also require that you realize that MOST CALLS WILL END WITH "SORRY, NO OPENINGS." This may be tough to swallow, but if you make your calls with this in mind, you won't feel rejected when someone tells you that there are no openings.

When making your calls, use the following as a sample dialogue:

YOU - "Hello, I am _____. I would like to speak to Mr./Ms. _____."

SECRETARY - "Can I tell Mr./Ms. why you are calling?"

YOU - "I would prefer to speak with Mr./Ms. _____ personally."

OR

"Mr./Ms. _____ has information that only he/she can give me."

(If the secretary persists on asking why you are calling repeat the reason you are calling. If she just will not let you speak to him/her, then ask her if there are any openings.)

MR./MS. - "Hello, I am _____. I am an experienced (your field) and I am interested in finding out about job opportunities in your company. Do you currently have any openings?"

*IF YES, ASK THE FOLLOWING:

YOU - "Could I stop in today (or tomorrow) at around _____ o'clock to speak to you about the opening?"

(Try to get in for an interview by asking him for one. Don't wait for him to ask you to come in. Be assertive!)

*IF NO, ASK THE FOLLOWING:

YOU - "Do you foresee any openings in the future?"

*IF YES, ASK FOR AN INTERVIEW.

*IF NO, ASK THE FOLLOWING:

YOU - "Mr./Ms., would you help me? I am currently seeking employment and would appreciate if you could tell me of anyone needing a qualified (your field).

"Thank-you very much for your time."

These are the basic parts of the telephone call. You can change the wording to something that you would feel comfortable with. However, you should keep the same order.

As mentioned earlier, most of your calls will not result in a job interview. You must keep digging until you start getting interviews. Be excited and enthusiastic. Let your tone of voice tell them that you are interested in working for them. This may lead an employer to ask you to come in for an interview.

Again, if you are calling from a distance, it may require some expense. If you can arrange to make the calls on a visit to the area, you won't have the telephone expense. However, if you do call, just focus your sights on the job that you will eventually find. It will be worth it in the end.

NETWORKING

According to Department of Labor surveys, 26% of all jobs found are through friends and relatives. This can be an especially effective way to search for a job in a distance area. Many times, they may have acquaintances in the fields or companies in which you are looking. Even if they don't, through a series of contacts, they may be able to put you in touch with a person who does.

Here's how it works. Suppose Jack, who is a baker, is looking for a job in Kalamazoo, Michigan. One of the reasons he wants to live there is that he will have friends and relatives nearby. (He also likes the colder climate.) Jack decides to call his cousin, Jane, to let her know that he is looking for work in the area and to ask if she would "keep her ears open" for any job openings. He also asks her whether she knows someone in his field he could contact for a job lead or referral. Jane says that she doesn't, but that Bill, her boyfriend, is a good friend of Bob, the owner of a bakery across town. Jack asks her to ask Bill if he would give her Bob's phone number, and if he would let Bob know that Jack would be calling him. Jane does this, and now Jack is ready to make his call.

"Hello, Mr. Johnson. This is Jack Smith from Salem, New Jersey. Bill told you that I was going to call you."

"Yes he did. What can I do for you?"

"Well, I am planning to move to Kalamazoo and wondered, since you are in the baking field, if you know of anyone who was looking for an experienced baker?"

"Hmm. I wish I could say that I was, but I'm not. You know, I was talking to Harry Williams the other day who just opened up a shop in the next town. He said that he needed someone with experience to work at his place. Let me give you his name and phone number. Tell him that I told you to call him."

"Great!"

This is one way for you to establish a network of contacts. Talk to the people you already know in the area where you are looking. If they don't personally know of any openings, they may know of someone who does. If that person doesn't know of any, they may know someone else who does. KEEP TRYING UNTIL YOU FIND A JOB!!!!

Module #3 - Activities

EXERCISE I: Newspapers

Using the information found in this section of Module #3, write to a newspaper in a distance town or city requesting a copy of their newspaper. Be sure to include the following in your request.

1. Reason for wanting newspaper.
2. Date(s) of paper you want.
3. Your full name and full address.
4. Money to cover cost of newspaper. (This information should be given in the Ayer's Directory.)

Remember, the names and addresses of all publications in the United States can be found in the Ayer's Directory of Publications located in your local public library.

EXERCISE II: Chamber of Commerce

Write to a chamber of commerce in a distant town or city requesting that they send you information on their town or city. Ask them to send you the information because you are considering a move to their town or city. Use this address:

Chamber of Commerce
(Name of Town) State, Zip Code

Be sure to include your full name and address.

EXERCISE III: Business Directories

Using the Dalton's Delaware Valley Directory of Business and Industry or other business directory, as named in this section of Module #3, choose one company with which you are not familiar and find the following information:

1. Full name and address of company
2. Major products
3. Number of employees
4. Name of personnel manager
5. Telephone number of company

EXERCISE IV: Telephone

1. Using a local telephone directory, turn to the YELLOW PAGES and start to list all headings which may employ workers in your field. Use the examples in this section of Module #3 as a guide. The attached YELLOW PAGES Heading Sheet can be used for this exercise.
2. Using the dialogue found in "THE CALL" section of Module #3, practice making calls to a friend or class mate. Follow both Step #2 - getting the name of the supervisor, manager, etc. and Step #3 - making the actual call. You should practice by having these different situations occur:

Step #2 - Getting the Name

1. Cooperative receptionist
2. Uncooperative receptionist (won't give name)
3. Receptionist wants to know why you are calling
4. That supervisor, manager, etc. with whom you want to speak answers the phone.

Step #3 - Making the Contact

1. The supervisor, manager, etc. is in
 - a. There are no openings
 - b. There is an opening
2. The manager, supervisor, etc. is not in
3. The receptionist does not want you to speak to the manager, supervisor, etc.
4. The receptionist asks why you are calling

Practice doing two of each of these situations. Continue to practice on your own and with others. As you do, the phone calls will become easier and the results will be better.

MODULE #4: PICKING-UP STAKES

Now that you have learned how to find a job at a distance, you will need to learn how to get information about distance locations. For most of us, moving to a new location is like exploring an unknown frontier - a little exciting but also a little fearsome. We want to know:

- What is the climate like?
- What are the people like?
- What types of services (stores, doctors, churches, etc. do they have?
- What is the cost of living?
- How will I find housing?
- What sort of recreation and entertainment activities are there?
- What is the geography like?
- Is it a growing area?

Ideally, you must make a visit. However, before you spend both time and money on a visit, do a little research on the area first. You may decide that this location is ideal, or you may find that it is dreadful.

Let's look at some resources you can use to begin exploring new areas:

Encyclopedia

A good encyclopedia is the best place to start your research. Although brief, the information contained in the encyclopedia can give you a "feel" for what the state is like. If you are looking at a larger city, you can sometimes get information on that city from the encyclopedia by looking up its name.

The information contained for these areas will include:

1. Its history.
2. Its size, population, and chief products.
3. Its government.
4. A map of the state - both city and geographical.
5. Information on its people (where most live and religion)
6. Major colleges
7. Places of interest
8. Annual events
9. Climate
10. Major industries & types of employment
11. Additional resources where you can get more information

Once you have read over the information contained in the encyclopedia, look carefully at the "Additional Resources" section. This will provide you with resources that could answer some of the questions you may have about that area. For example, if you wanted to find more information on Montana, you could look for the book "Montana" by Russell Lamb or "Twentieth Century Montana: A State of Extremes" by Kenneth Ross Toole. Both of these books were listed under the "Additional Resources" section at the end of the information on Montana in the "World Book Encyclopedia."

Chambers of Commerce

Chambers of Commerce are another excellent source of information on unknown locations. Because one of their primary functions is to publicize their areas - to make them attractive for business to locate there, they will go to great pains to describe an area in detail - especially its good points. Chambers of Commerce are more than happy to send any information requested about their location. (They are especially grateful to those who make a small contribution to their organization.)

While the encyclopedia can give you an overview of a state or a city, the Chambers of Commerce can provide you with important information on:

Stores and merchants	City government
Recreation and Entertainment	Realtors in the area
History of the area	Churches
Hospitals	Transportation
Taxes	Schools
Employers	Maps of the city or town

Chambers of Commerce are also happy to answer any questions you may have about their city or town. Remember, they want their area to grow - more growth means more business, which means more members in their organization.

You can contact them by telephone. Dial:

(Area Code) + 555-1212 for Information. Request the telephone number of the Chamber of Commerce in the city or town in which you are looking.

OR

You can write to them by using the following address:

Chamber of Commerce
Anytown, State, 00000

(Just insert the name of the town, its state and its zip code.)

EXERCISE I

Choose a town or city with which you are unfamiliar. This may be one close-by or one at a distance. You will be gathering information throughout this module on that town or city, so choose one in which you will be interested.

This exercise is divided into two parts.

Part 1. - Using an encyclopedia, find the following information on the state in which the town or city is located.

Population: _____

Chief Industries: _____

Climate: _____

Places of Interest: _____

Largest Cities: _____

Part 2. - Using the letter on the following page, write to the local chamber of commerce requesting information on that particular town or city.

Your address
Your town, state, zip code
Date, 19__

Chamber of Commerce
Anytown, State 00000

Dear Sirs,

I am considering a move into your town in the near future, and I am trying to get as much information on your area as possible. I would greatly appreciate anything you could send me on your town.

(You can also ask for any specific information you may want to know.)

Sincerely,

YOUR NAME

Newspapers

An excellent source of information on that city or town is its local newspaper. It can give you a "feel" for what that town is like and can tell you the things that are going on in that town - both good and bad. In addition to the "run-of-the-mill" news stories, most newspapers also have a "Features" section which will highlight entertainment, recreation, and "what's going on" in the area.

Often, you can look at the local news stories to see what type of town it is. Smaller, quieter towns will generally have less "hard news" stories - such as crime or general government bickering. However, you cannot judge an area solely by reading about it, you will need to "experience" it also by making a visit. (This will be discussed further in Module #4.)

A newspaper will also contain information on housing - apartments to rent or homes to buy - and also on job openings (as discussed in Module #3.) It can also give you an idea of the cost of living in that area. Newspapers are largely supported by advertizing space they sell. Much of this space is bought by grocery, appliance, clothing, and department stores. Also car dealers, realtors, and other services, such as plumbing and heating, will buy advertising space. You will learn how to make comparisions in Module #5.

EXERCISE II

In Module #3, you learned how to get a copy of a newspaper from another area. Using the rating sheet for Exercise II, evaluate your attitude of the area from the newspaper you received. (Ideally, this should be done after receiving no less than five issues.)

People You Know in the Area

Asking people you know in that town or city is one of the best ways for you to get information on that area. If you know someone who has lived in the area for a while, ask them to tell you about their feelings for the area - the things they like and the things they dislike. ALWAYS ASK THEM "WHY?" The reasons they have for liking or disliking something about their town or city may be the reason you would feel the opposite. However, their answers may give you a good picture of what the area is like.

The following are questions you should ask about their town or city. You will probably think of others that you may want to ask. Use this as a guide.

1. What is the average temperature in the summer and winter?
2. Does it get humid?
3. Are there many rainy days?
4. How much snow do you normally get in winter?
5. What large department stores are there in the area?
6. What malls are there in the area?
7. How are the services in the area (gas stations, plumbers, doctors, lawyers, etc.)
8. What types of public transportation are in the area?
9. How are the roads in the area?
10. What hospitals are in the area?
11. What large companies are there that I could apply for jobs?
12. What types of entertainment are there?
13. What sports or health clubs are there in the area?
14. What resorts are there close-by?
15. How is the cost of living? (You'll do your own research in Module #5.)
16. What schools are in the area and what are they like?
17. What apartments or realtors are there in the area?

There will probably be other information you'll want to get about the area. Add those questions to these.

Try to get as much information as you can about the area from those you know in the area. You should try to get these facts before you commit yourself to visiting the area. If by doing this, you find that the area is just not for you, then you will have saved yourself both time and money. However, if you find that you are still interested in the area, the time and money you spend on a visit will be well spent.

NEWSPAPER EXERCISE

This exercise is designed for you to rate your personal attitudes about the location in which you are looking. Using copies of the newspaper you received from that town or city, rate the following areas. You should examine the newspapers carefully - news stories, classified ads, feature pages, and general advertizing - in your evaluation. Ratings should be on your examining five issues of that newspaper.

The ratings will be as follows:

- 5 - Extremely Positive
- 4 - Very Positive
- 3 - Positive
- 2 - Fairly Positive
- 1 - Not Positive

Circle your rating:

1. Crime (The fewer the crime stories, the higher the rating.)

Date _____	Date _____	Date _____	Date _____	Date _____
5	5	5	5	5
4	4	4	4	4
3	3	3	3	3
2	2	2	2	2
1	1	1	1	1

2. Recreation (sports, hunting, athletics, crafts, etc.)

Date _____	Date _____	Date _____	Date _____	Date _____
5	5	5	5	5
4	4	4	4	4
3	3	3	3	3
2	2	2	2	2
1	1	1	1	1

3. Entertainment (movies, concerts, night clubs, restaurants)

Date _____	Date _____	Date _____	Date _____	Date _____
5	5	5	5	5
4	4	4	4	4
3	3	3	3	3
2	2	2	2	2
1	1	1	1	1

4. Stores and Services (department, grocery, gas stations, etc.)

Date _____	Date _____	Date _____	Date _____	Date _____
5	5	5	5	5
4	4	4	4	4
3	3	3	3	3
2	2	2	2	2
1	1	1	1	1

5. Housing (apartments, houses - rents and prices)

Date _____	Date _____	Date _____	Date _____	Date _____
5	5	5	5	5
4	4	4	4	4
3	3	3	3	3
2	2	2	2	2
1	1	1	1	1

6. Overall Impression (Taking all into consideration, how do you feel about that town or city?)

- 5 - I am ready to move there.
- 4 - I will definitely visit the area.
- 3 - I want to do more research (Friends, Chamber of Commerce, and other sources).
- 2 - I will keep it in mind, but I will look at other areas.
- 1 - I won't even consider that location.

Granted, scanning a newspaper from that area is not all that you should do to investigate a town or city. However, it should give you a pretty good impression of what you will find when investigating it further through friends, relatives, the chamber of commerce, and by your visit to the area. Use the results of this exercise as one part of that investigation.

WHERE WILL I LIVE?

For most people, their primary concern in relocating is finding a good, affordable place to live - one that will be in a nice area of their new town or city. This is also an area where "fear of the unknown" can rear its ugly head.

"I don't know anything about this area?"

"How do I find a good location?"

"Will there be anything that I can afford?"

"Where do I start looking?"

First, you must decide on your needs - both in space and in price. Maybe, you would like to buy a house, but can only afford an apartment. Maybe, you would like to have an extra bedroom, but again, you don't have the money to afford it. Let's look at a way in which you can determine your needs.

EXERCISE

This exercise is designed to help you determine your housing needs. While it is hard to determine what may happen in the future, base your decisions on your current needs.

Answer the following questions:

1. Are you married? _____ Single? _____
2. Number of children? _____
3. Sex of children? _____
4. Are there any other family members would be relocating with you? _____
5. Do you have pets that you would be taking with you? _____
6. Approximately, what will your income be when relocating?
(If you are to be paid by the hour, multiply the following:

$$(\text{Rate paid per hour}) \times (\text{Hours worked per week}) = \$ \text{ per week}$$

Then, multiply:

$$(\$ \text{ per week}) \times 4.2 = \$ \text{ monthly income}$$

As a rule, $1/4$ of your monthly income should be used to pay rent or mortgage and utilities. So, for your last step, divide:

$$\frac{\text{Total rent or mortgage}}{4 \text{ } \$ \text{ monthly income}}$$

7. If you plan to buy a house, how much money do you have to cover a down payment? \$ _____

Generally, banks or savings and loans require a 20% to 30% down-payment on a house.

NOTE: If you will be contacting a realtor in the area, you should also request that he/she help you determine your needs and your price range.

Once you have determined your needs and the amount you can afford per month, you are ready to start looking. There are several resources available to you when looking for housing.

1. People you know or who you will meet:

Often, housing is found through referrals of people you know or meet in the area. By talking to those people who have lived in the area for a while, you may be "pointed" to areas in that location where you can find the type of housing for which you are looking. You may also be able to establish a "Network", as we saw in Module #3 on job hunting, to help you find housing. Ask those people you know to "keep their ears open" for available places to live.

2. Newspapers:

This is another important reason to subscribe to a newspaper from the location in which you are looking. Not only will you get job information, you will also get their real estate and apartment sections of the classified ads. (Contained in most newspapers.) Use this to help you look for apartments that fit your needs and price range.

NOTE: If you are unfamiliar with the area and do not know anyone who lives there, ask those with whom you will have contact with when visiting the location: store clerks, gas station attendant, restaurant waiters/waitresses when you stop at these places.

3. Realtors or Rental Agents:

Many people who are looking for housing contact these professionals. Rental agents and many realtors have listings of available apartments which they will be glad to let you use (for a fee). In addition to letting you use their available apartment (or housing) list, some even have people working who will call you when the type of apartment you are looking for becomes available. Be sure to tell the realtor or rental agent exactly for what type of apartment you are looking. If you are not sure, ask him/her to help you determine your needs. A realtor or rental agent can be found in the local directory's YELLOW PAGES under "Real Estate" or "Apartments."

4. That local directory's YELLOW PAGES:

If you are looking for an apartment, look under "Apartments" in the local directory's yellow pages. While it may not tell you much about an apartment's location, you can do a survey of rental prices and visit those within your price range.

MOVING

One of the greatest challenges you will have will be in moving your possessions to a new location. You will find that there are two primary ways of moving - each having merits and disadvantages depending on the amount of goods you will have to move, the amount of money you will be able to spend, and the amount of time you will have to make the move.

First, you must decide on what you will be taking with you to your new location. If you will just take a suitcase packed with clothes, you won't need to bother with using a moving van. However, if you will be moving an 8 room house, then you'll need more than a station wagon or pick-up truck.

These are the two ways you can move your goods:

1. Do-it-yourself - truck, trailer, car
2. Moving Company

There are several considerations you'll have to make in choosing which is the best way for you:

1. How much do you have to move?
2. How far will you be going?
3. How much time do you have?
4. How valuable are your goods?
5. How much do you have to spend?
6. How much inconvenience are you willing to go through?

If you don't have much to move, if your goods are not valuable, if you are not going very far, if you have some time, if you don't have much money, and if you are willing to go through some inconvenience, then do-it-yourself may be the best way for you.

HOWEVER:

If you have a lot of goods to move, if you are traveling far, if you can afford the expense, if your goods are valuable, and if you don't want the "hassle," then you should probably call a moving company.

Moving Companies

Professional moving companies can give you valuable assistance in moving your goods to your new location. Using a moving company will cost more than moving yourself, but the responsibility for transporting your goods will be taken from

your shoulders and placed on theirs.

"How do I find the right moving company?"

The best place to start is with friends and relatives who have moved and also with the Better Business Bureau. Most moving companies in your area are listed in your local directory's YELLOW PAGES under "Moving and Storage."

You should contact three companies to find out about their services and their prices. The cost of your move will depend on the distance you will be going, the amount of goods you will be moving, who will be doing the packing (It's cheaper if you do it yourself; however, you may not be insured for damage to goods you packed in boxes), and the type of liability coverage you choose for your goods (There are different levels of coverage).

Another advantage of using a moving company is that if your goods are damaged during the move, it is the responsibility of the moving company to pay your claim. The amount you would receive will depend on the type of coverage you chose and is only applied to those goods the company packed. Boxes or cartons you packed are not covered. (IMPORTANT: CARRY ALL VALUABLE PAPERS - POLICIES, BIRTH CERTIFICATES, LICENSES, ETC. - MONEY, JEWELRY, AND OTHER VALUABLES WITH YOU.)

To find out more about the services moving companies offer, how to prepare for your move, and what to expect from them, write to the following address and request the brochure "Guide to a Satisfying Move:"

American Movers Conference
400 Army-Navy Drive
3rd Floor
P.O. Box 2303
Arlington, Va. 22202

If you have children, they also publish an excellent brochure with suggestions on making the move easier for them. Just request "Moving and Children."

Do-It-Yourself Moving

Do-it-yourself moving can be a low-cost way of moving your goods. It may take additional planning and organization, but the amount of money you save may be worth the inconvenience, if you are on a "tight" budget. More about do-it-yourself moving will be mentioned in Module #5.

CHANGES

An important aspect of "Picking-up Stakes" is letting others know that you have moved. You should make a list of all the friends, family, utilities, etc. with which you have contact to let them know of your new address.

"Won't the Post Office forward my mail?"

Yes, they will forward it for a period of 18 months, after which your mail will be returned to the sender. Also, items, such as magazines, will be forwarded to you; however, you will be charged for postage. To save yourself time and trouble, tell everyone you know of your new address.

Here's a list of those you should contact:

1. Friends, relatives, neighbors
2. Magazine, newspaper, periodical subscriptions
3. Insurance companies
4. Credit card companies
5. Finance companies
6. Church you attend
7. School alumni associations
8. Your bank
9. Any others who send you mail with whom you wish to maintain contact

You must also go to the Post Office to fill out a "Change of Address" card. Only then will they be able to forward any other mail.

In addition, there are other important contacts you must make when letting others know of your move:

Auto Registration/License

When you move into your new area, you must contact the Division of Motor Vehicles office in that area. If you have moved to a new state, they will require that you notify them and make the necessary changes in auto registration, license, and tags within a certain number of days. Failure to do this could result in a fine or traffic ticket.

Some states may require you to retake your eye test and/or your written exam. When you contact them, make sure you bring your old driver's license, automobile title, and proof of insurance coverage with you.

Insurance

Another vital contact you must make is with your insurance company(ies). First, you must let them know your new address. You may find that you must cancel your old insurance policy (auto, home, or renter, but not life insurance) and have a new policy written. Particularly with auto insurance, you may find that you will pay different rates.

It is important that you do this as soon as possible, as you may not be covered by your old policies when you move to a new location. Generally your auto insurance will cover you through the time period allotted by the state to register your car in the new area (see license and registration).

"Will I lose the money I already paid on the old policies?"

No. Most insurance companies will reimburse you for the period not covered by your premium. Contact your insurance agent for details.

Utilities

Contact all utilities - telephone, gas, electric, oil, and water - to disconnect service from your former residence. You may be entitled to a return of your deposit. Also, you won't want to pay for service you are not using.

Voting

As soon as you have settled in, you should register to vote. Residency requirements vary from state to state, so you may have to wait for a specified amount of time until you are eligible to vote. Contact the municipal or county government in the town or city where you are moving.

MAKING NEW FRIENDS

"If I move, I won't know anyone."

"I'll be alone."

"How will I make new friends?"

Making new friends will probably be one of the greatest concerns you'll have in relocating. This may be especially true if you do not know anyone in that location. Many people think: "I'll never meet anyone there - I'll feel like a hermit." This is a natural fear - one which most of us who have ever relocated have felt. However, here's some GOOD NEWS!! It won't happen to you - if you take the step to BE A FRIEND.

"How do I do that?"

First, realize that people are friendly. Sure, you may meet someone who is having a bad day, but basically, if you smile and say "Hello," others will respond and reply "Hello!" This is the "ice breaker." The conversation can lead anywhere you want from this point

"Where can I meet people?"

The two most obvious places to start are at work and in the neighborhood in which you live. These will probably be the first people with whom you will have contact. Often, friendships are begun through things you share in common. These are two good places to start.

There are also other places you can go to meet people. These will depend on your interests. For example, if you are sports minded, you may want to join a Y.M.C.A./Y.W.C.A. to become involved in a sports league. If you are a musician, look for a community band or choir that you can join.

Other places to meet people might include:

1. Church
2. Community organizations
3. Volunteer fire or ambulance squads
4. Rotary/Kiwanas/Lions clubs or lodges
5. Political organizations (they always look for volunteers)
6. Health clubs/spas
7. Night courses at local schools
8. Social clubs

This list could go on and on. Look for groups that share your interests or develop new interests or hobbies. Once you have established a common ground with someone, your friendship can develop as you want it.

"What do I say?"

Remember the ice breaker? It's a good place to start. Just say it with a smile. "Hello." Guess what will happen next? that person will say "Hello" right back.

Next, look for a common ground on which to start. If you are at work, mention something about work. Ask someone for advice, help or an opinion. People love to give opinions or advice to those who ask. Most are also willing to help. (It makes them feel important and needed.)

From there, ask them to tell you about themselves - how long have they worked here/been a member of this church/ belonged to this club/etc.? Ask them about their families, their jobs, their hobbies, their recreational activities, etc. REMEMBER: People love to talk about themselves. (If you'll admit it, so do you.) Just let them keep talking - and you keep listening. They'll think you're the nicest person they ever met. (They'll probably ask you to tell them about yourself, too.)

Be assertive! As the saying goes - "To make a friend, just be a friend." As you get to know someone, you can do things such as inviting them out to lunch or dinner.

You are in control. As you get better acquainted, evaluate the direction you want your friendship to go. Do you want them for a friend, or for an acquaintance? You may know of someone who "got mixed up with the wrong crowd." If you sense that a person is not the type with whom you would like to associate, move on and meet others who share common interests and values. They are out there!

Don't let the "fear of rejection" stop you from making new friends. Don't worry that others will get upset or will refuse to speak to you if you start a conversation. Remember: TO MAKE A FRIEND, JUST BE A FRIEND!

PUBLIC TRANSPORTATION

Depending on the location in which you are searching, you may find a good public transportation network that will save you aggravation and money. Bus, trolley, train, or subway transportation can really be a help, especially in a city. If there is a good network, you may even find that you do not need to own a car, such as many of those who live and work in New York or other large cities.

If you will be living and/or working in a city and plan on owning a car, there are some expenses above and beyond the basic operating costs that you will have to consider.

1. Higher insurance rates - Insurance rates in metropolitan areas are generally higher than those in rural areas.
2. Parking fees - If the company in which you will be employed does not have a parking lot, you will probably have to pay to park your car. Many urban areas also charge fees for those who live in an apartment complex who park their cars in the complex lot.

Getting in contact with a public transportation system

If you are not familiar with the location, contact the local chamber of commerce. They should be able to give you information on how to contact the local system. If not, call the town or city hall in your new location and request the phone information number for the local system. When calling the system, ask for fare information and also how you can get a time schedule.

Reading a bus (trolley or train) schedule

Many people have trouble reading a schedule once they receive one. Just look for the following information:

1. Where do the routes run?
The schedule should show you the routes that are taken by the bus (trolley or train). Look for the places that they stop. Major cities may have different busses (trolleys or trains) running on a variety of routes. Be sure to find the route that takes you to the area you want to go.
2. When do they stop?
Most systems will have stops in the morning and evening hours (larger cities and suburbs throughout the day). Look on the schedule for these times.

3. When will you reach your destination?

Once you have found your route and destination, read the schedule in reverse.

Suppose you need to be downtown at 8:00 a.m. After finding your route, you see that there is a bus that will drop you off there at 7:45 a.m. Reading in reverse, you find that it leaves your stop at 6:30 a.m. If you take the 5:45 a.m. bus, you'll be early. If you take the 7:15 a.m. bus, you'll be late.

Station	Suburban stop	Other side of town	Downtown	Mid-town	Edge of town	Out of town	Your stop
8:00	7:30	7:10	7:00	6:45	6:30	6:00	5:45
8:45	8:15	7:55	7:45	7:30	7:15	6:45	6:30
9:30	9:00	8:40	8:30	8:15	8:00	7:30	7:15

This is a bus schedule published by New Jersey Transit. If you needed to be in Woodbury by 8:30 a.m., what time would the bus leave Woodstown to get you there on time.

7:18 a.m.

If you left Woodstown at 8:11 a.m., what time would you arrive in Woodbury?

8:48 a.m.

You would be late for your 8:30 a.m. appointment.

SALEM Bellevue & Market St.	WOODSTOWN Main St. & Rt. 40	SWEDSBORO Railroad Avenue	MICKLETON Democrat Road	CLARKSBORO Cohawick Road	MT. ROYAL Berkley Road	WOODBURY Country House	WESTVILLE Gateway Blvd. & Olive St.	GLOUCESTER Broadway & Market St.	CAMDEN Broadway & Morgan Blvd	CAMDEN Bridge Plaza	PHILADELPHIA Broad & Cherry Sts.
A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.
-	-	5:59	6:07	6:10	6:13	6:21	6:27	6:32	6:36	6:45	7:00
X 5:46	6:02	6:15	6:23	6:26	6:29	6:37	6:43	6:48	6:52	Exp	7:10
-	-	7:00	7:08	7:11	7:14	7:24	7:31	7:37	7:41	7:51	8:06
7:02	7:18	7:31	7:39	7:42	7:45	7:55	8:00	8:05	8:10	8:20	8:35
7:55	8:11	8:24	8:32	8:35	8:38	8:48	8:54	9:00	9:05	9:15	9:30
P 9:50	10:06	10:19	10:27	10:30	10:33	10:43	10:48	10:53	10:58	-	-
See combined GHJSW Schedule for all other service from Woodbury and Deptford Mall											
P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.
-	-	3:58	4:06	4:09	4:12	4:22	-	4:35	4:40	4:50	5:10
5:24	5:40	5:53	6:01	6:04	6:07	6:17	-	6:30	6:35	6:45	7:00
6:30	6:46	6:59	7:07	7:10	7:13	7:23	-	9:32	9:37	9:46	10:00
8:28	8:44	8:57	9:05	9:08	9:11	9:19	-	-	-	-	-
-	-	11:28	11:36	11:39	11:42	11:49	-	12:02	12:07	12:16	12:30

start ----- finish

Return trip

If you were to return to Woodstown by leaving Woodbury at 3:00 p.m., what time would the bus leave from Woodbury?

4:19 p.m.

If you said 3:24 p.m., you would get as far as Swedesboro. Because there are no times listed for Woodstown for that bus, it will not go to Woodstown.

PHILADELPHIA Broad & Cherry Sts.	CAMDEN PATCO Broadway	CAMDEN Broadway & Morgan Blvd.	GLOUCESTER Broadway & Market St.	WESTVILLE Gateway Blvd. & Olive St.	WOODBURY Country House	MT. ROYAL Berkley Road	CLARKSBORO Cohawick Road	MICKLETON Democrat Road	SWEDSBORO Railroad Avenue	BECKETT Country Square Rd.	WOODSTOWN Main St. & Rt. 40	SALEM Bellevue & Market St.
A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.
-	-	-	-	4:51	4:56	5:03	5:06	5:09	5:17	-	5:30	5:46
-	-	-	-	5:33	5:38	5:45	5:48	5:51	5:59	-	-	-
5:45	5:55	6:05	6:10	6:04	6:09	6:16	6:19	6:22	6:30	-	6:43	6:59
-	-	-	-	6:32	6:37	6:41	6:34	6:37	6:45	-	6:58	7:14
8:06	8:17	8:27	8:32	-	8:45	8:54	8:57	9:00	9:08	-	9:21	9:37
See combined GHJSW Schedule for all other service to Woodbury and Deptford Mall												
P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.
2:45	2:56	3:06	3:11	-	3:24	3:34	3:37	3:40	3:48	-	-	-
3:40	3:51	4:01	4:06	-	4:19	4:23	4:32	4:35	4:43	-	4:56	5:12
4:30	4:41	4:51	4:56	5:01	5:08	5:18	5:21	5:24	5:32	-	-	-
X 4:50	Exp	5:06	5:11	5:16	5:23	5:33	5:36	5:39	5:47	-	6:00	6:16
X 5:10	Exp	5:26	5:31	5:36	5:43	5:53	5:56	5:59	6:07	6:13	-	-
6:30	6:41	6:51	6:56	-	7:09	7:17	7:19	7:22	7:30	-	7:43	7:58
10:00	10:11	10:21	10:25	-	10:38	10:46	10:48	10:51	10:59	-	-	-

X - Express via Route I-876

start ----- finish

MAPS

"How do I get there from here?"

"I won't know my way around when I get there."

"Suppose I get lost? What will I do?"

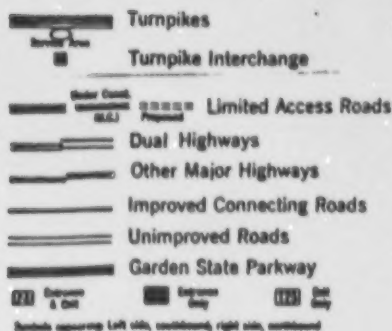
One of the greatest fears you'll have to face is the "Fear of the Unknown" - that you may not know anything about the area - particularly how to get around. Many people let this fear stop them, thus losing out on opportunities because they were unable to face that fear.

The first thing you MUST realize is that you probably will not be nearly as familiar with that area as you are with the area in which you are presently living. The second thing you MUST realize is that with a good map of the area in hand, you will get around much easier and become familiar with the area much more quickly.

There are several different kinds of maps that will be useful to you. The one(s) best suited to you will be those that describe the roads in that area in the most detail. Let's look at these different kinds of maps.

1. Road Atlas - A road atlas shows all major roads in the country. It has a section for each state and Canadian province as well as a map of the entire United States showing all major interstates. A road atlas can be found in your local library or can be purchased in a book store or most news agencies.
2. State Maps - Most of these show the state in which you are presently located and those areas that surround that state. State maps are also available that show various regions of the country - such as the East Coast. They are available in gas stations, book stores, or news agencies.
3. County and City Maps - Many areas of the country have maps of their county and/or cities. Rural areas, such as in Salem County, have county wide maps that show all streets and roads in the county - including those in towns. Larger cities have metropolitan maps which show detailed sketches of all streets and avenues and major buildings and landmarks in that city. These are available at local libraries, book stores, and news agencies in those areas.

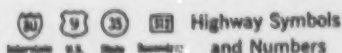
Reading a Road Map - Once you have learned the symbols on the map "Key," reading a map will be much easier. The following will show the major symbols and what they mean.



ROADS

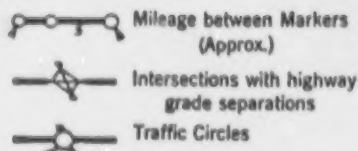
Road maps will have symbols, such as those on the left, that will show you major and some minor roadways. Often, these will be in color.

ROUTE NUMBERS



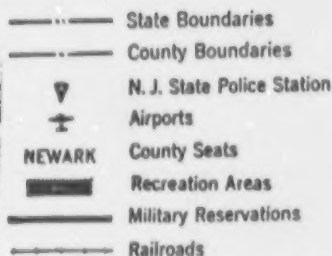
Most roads will have route numbers. Major roads will have "Interstate" or "U.S." numbers. Other major roads will have "State" numbers, and minor roads (which may be divided highways also) will have "Secondary" numbers.

INTERSECTIONS and INTERCHANGES



All maps with major roads will show intersections and interchanges. Turnpikes and highways will usually show exit and entrance ramps. If you see a highway and another road cross without an interchange symbol, there may not be an entrance or exit ramp.

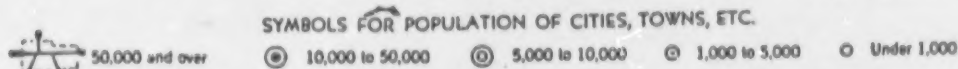
OTHER SYMBOLS



These are other symbols that you will need to know when reading a map. These symbols may vary from one road map to another, so always be sure to check the map key.

POPULATION SYMBOLS

Most maps will have symbols that indicate the size of certain towns. Depending on the map, towns less than 200 may not be shown.



Finding Your Way Around on a Road Map

Finding a town or city on a road map is fairly simple. Most maps have guides and indexes of municipalities that list towns and cities. (Remember, the larger the area covered by a map, the less the chance of finding a very small town on that map. For example, Sharptown, N.J. would not appear on the map of the Northeastern United States.) If you have a state map, all towns in that state should be listed.

To find a town on the map, use the following steps:

1. Look at the Index to Municipalities (further down on this page) and find the name of town for which you are looking.

For example: Glassboro ... D-17
The number listed next to the
town will tell you where it
is located on the map.

2. Turn to the map on the next page. You will see a guide around the edge of the map that looks like this:

[illegible]

Index to Municipalities

[illegible]

This is your key to finding the location. For example, if you were looking for B-18, you would draw an imaginary line to the point that the "B" line and the "18" lines cross. This square will show you the area that B-18 covers.

Let's return to our Glassboro example.

Turn to the map on the following page. Find area D-17 (Remember, draw an imaginary line straight up from the letter D at the bottom of the map, and draw another line to the right from 17. You should find Glassboro somewhere in this area.)

Now, let's suppose that you wanted to go from Glassboro to Carney's Point. Follow these steps to find your route.

1. Find Glassboro....D-17
2. Find Carneys Point....A-17
3. Follow the roads between the two towns to find the most direct route.

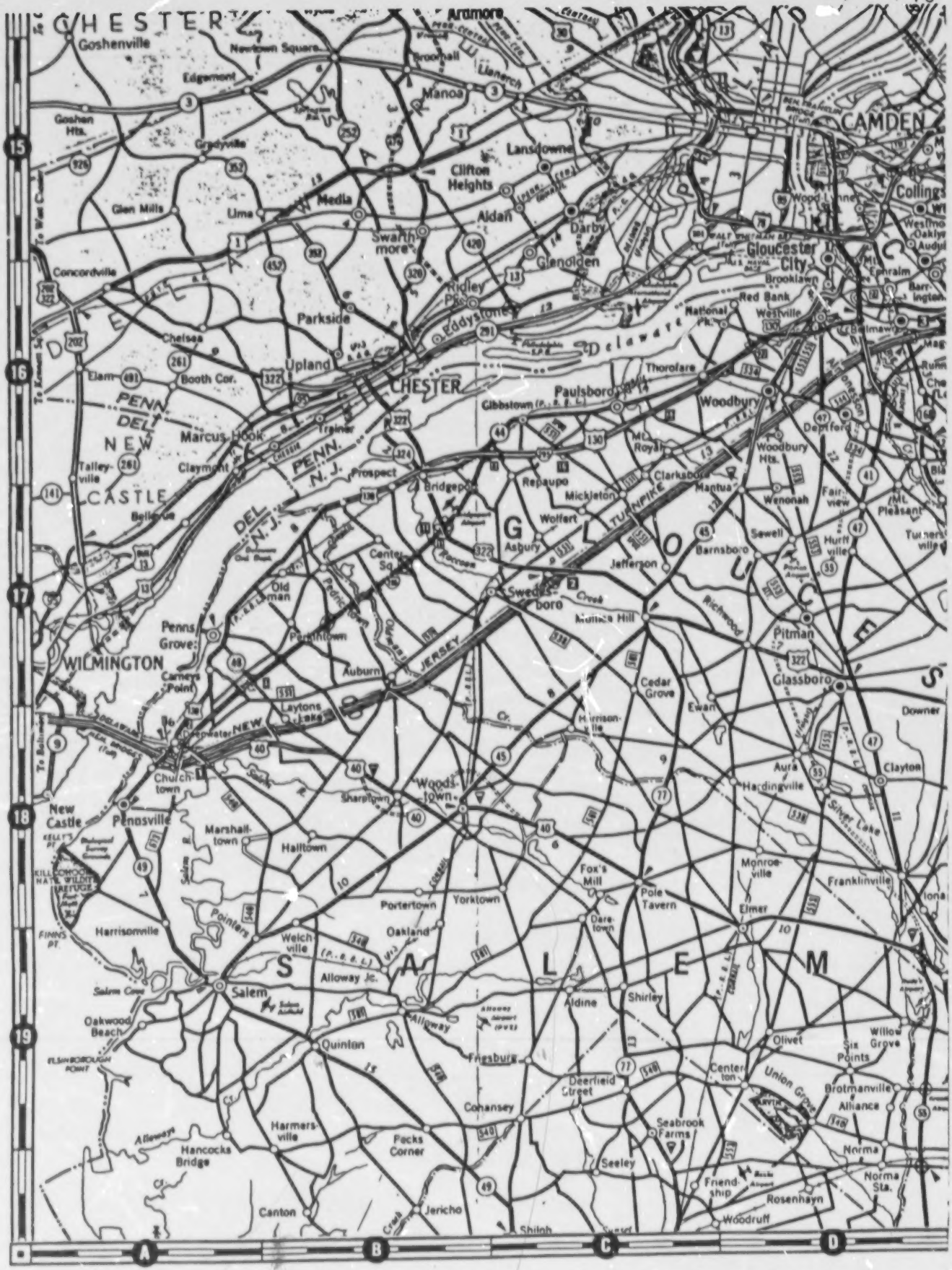
You probably found several ways you could travel. However, the most direct route would be to

- Follow Route 322 from Glassboro to Mullica Hill
- Take Route 45 from Mullica Hill to Woodstown
- From Woodstown, follow Route 40 East until it intersects with Route 48
- Follow Route 48 to Route 130 in Penns Grove
- Turn left onto Route 130 and follow the road into Carney's Point

EXERCISE

Describe the routes you would follow between these towns: (Use a separate sheet of paper to write your description.)

1. Salem to Gibbstown
2. Auburn to Bridgeport
3. Deepwater to Glassboro
4. Elmer to Cedar Grove



VISITING THE AREA

It is vital that you plan to visit the area in which you are looking. You should always precede your visit by getting as much information on that location as possible from encyclopedias, chambers of commerce, and by talking to those people you know who live in that area. If you are prepared and if you have an idea of what to expect in that area, then you will save yourself both time and money.

Planning your trip

Your first step is to decide on the amount of time and money you have to spend on your trip. You will probably want to spend as little money as possible - but remember, searching for a job and a new location will require you to invest some cash, so use it as wisely as possible.

Once you have decided on the amount of time and money you have to spend, your next step is to decide on the type of transportation you'll use to get there. Basically, there are four types you can use:

1. Car
2. Bus
3. Train
4. Airplane

Your decision will depend on the amount of time and money you have to spend. Other factors to consider will be the distance you must travel and whether or not you will need transportation when you reach the area.

Let's look at the advantages and disadvantages of each:

	<u>advantage</u>	<u>disadvantage</u>
<u>Car</u>	- You'll have transportation when you arrive - You won't be tied to a public transportation schedule - Possibly, lower cost than train or plane - Convenience	- Depending on distance, may be slower - May not be cheapest way to reach the area

	<u>advantage</u>	<u>disadvantage</u>
Bus	- Lower cost - Someone else does the driving	- You may need transportation when you get there. - You will be tied to a transportation schedule. - It may take more time to reach the area.
Plane	- Speed - especially for longer distances - Comfort	- Cost - You may need transportation when you get there. - You will be tied to a transportation schedule.
Train	- The cost should not be as high as a plane or car (depending on the distance). - Comfort - Speed - may not be as fast as a plane, but it may be faster than a car or bus.	- You will be tied to a transportation schedule. - You will need transportation when you get there.

Scheduling yourself on a plane, bus, or train can be done on your own or through a travel agent (discussed later in this module). If you choose to do it yourself, look in your local telephone directory's YELLOW PAGES under "Trains" or "Buses" or "Airlines" to find the companies you can call for information as to whether they travel to that location and also for rates. You should call all major airlines and bus lines for rate comparisons. A little legwork here could save you some money in the end.

Lodging

Your next concern will be lodging. If you have friends or relatives in the area who are willing to "put you up" during your visit, then your lodging worries should be over. However, if you need to find a motel, hotel, or guest house, there are several places you can look.

1. Motel chain - Depending on the area in which you are looking, you may find major hotel or motel chains (such as Holiday Inn, Ramada Inn, Howard Johnson's, Best Western, Days Inn, etc.) in which you can stay. They generally cost more than your small, privately owned motels or hotels, but they can allow you to get settled in and allow you to look for cheaper lodging.

To contact a chain motel in the area, you can either call that city's information number (Dial Area Code + 555-1212 and ask for the telephone number of the major chain motel, such as Holiday Inn, in that area) or if there is a major chain motel nearby, go there and request a copy of their nationwide motel guide, which lists all their motels' locations throughout the country. If you find one in that location, you can make your reservations at the motel in which you received the nationwide guide.

(The guide will also list rates and facilities of each of their motels.)

2. Privately owned motels or guest homes - Often, you will be able to find a privately owned motel or guest home in that area who charge lower rates. If you have received a telephone directory from that location, call 2 or 3 motels in that area to ask for rates. You may find that they are cheaper than the chains' rates. If you do not have a directory, make a reservation at a chain motel for one night, and look around the area for a cheaper motel for the following nights that you will be spending in the area.

3. Travel agents - Travel agents can help you with transportation and lodging arrangements. There is no charge to you for their services. (Travel agents receive commissions from the companies with which they make reservations for clients.)

To find a travel agent, look in your local telephone directory's YELLOW PAGES under "Travel Agents." When you call the agent, you should give him/her the following information:

1. The amount of time you will be spending at that location: This should include the period from the time you left home until the time you plan to return.
2. The amount you are willing to spend for transportation and lodging:
3. Your plans when you reach your destination: If you need to rent a car, he/she can make these arrangements for you.
4. Lodging you and in which area in that location: He/she will make reservations for you also.

Time and Money

The time you have and need to spend and the money you have to pay for the expense of your trip will determine the length of your stay in that area. When planning your trip, you will want to make the most of both your time and your money.

1. Time: To make the most of your time, plan a schedule of the things you want to accomplish and on the amount of time you would like to spend on each area. If you plan on job hunting, schedule specific times during your stay to search for openings. If you plan on reasearching the area (finding out about its cost of living, available housing, stores, hospitals, and lifestyles), schedule specific times for doing this, also.
2. Money: Most of us have a limited amount of money to spend on a visit. You should know the amount you have to spend and should plan a budget for spending it. In Module #5, you will learn how to calculate trip expenses. IMPORTANT: Even though you may have a budget planned, always allow for emergencies and unexpected expenses by taking extra cash or credit cards.

Touring the Area

Unless you have been to the area in the past, it will be difficult to know what the area is like until you visit it. You should have done some research on the area before visiting it - therefore, you should know what to expect. You should also know what your needs and desires are when choosing a new location. When you make your visit and tour the area, you will see whether or not you can find them in that area.

As mentioned earlier in the module, there will be different environments in any location in which you are looking. If you have relatives or friends in that area, tell them the type of location for which you are looking and ask them to help you find it. If you don't know anyone in the area, ask those people you meet in motels, restaurants, service stations, stores, etc. to guide you to that area. People are usually willing to help.

When visiting the area, you should look for the following:

1. The area with the type of environment you want:
There may be more than one area in that location with your "ideal" environment. If so, visit those areas and also the areas that surround them. Look for the type of housing available. Stop in and check real estate listings and talk to real estate brokers about available housing and about prices for that housing. You may not be ready to buy a house or sign a rental lease, but he/she will be willing to answer questions when you explain that you may be a potential customer.
2. Stores:
How far are they from you? What types of stores are available in the area? What transportation will you need to use to get to them? Look for the following stores:
Department stores, grocery stores, drug stores, clothing stores, malls, hardware stores, etc.
3. Professionals:
Check in the Yellow Pages of the local directory for the professionals in the area; Doctors, dentists, lawyers, chiropractors. You can also contact the local chapter of the American Medical Association and the American Dental Association for more information.
4. Schools:
How close are the schools?
What type of transportation would children need to use to get to school?
How many children are in the school?
When is the deadline for enrolling your children in school after you have moved into the area?
What courses do they have?
What extra-curricular activities do they have?
How do they rate academically?

To answer these and other questions you may have, you will need to schedule an appointment with the school principal or guidance counselor once you have decided on the location in which you will be moving.
5. Hospitals:
How far is a hospital from that area?
What services do they provide and how are they rated?
Contact the hospital closest to that area for more information.

6. Entertainment and Recreation:

This may not seem vital to you, but your level of happiness in a new area may be determined by what is available. Here is a list of suggested activities for which you can look:

Movies	YMCA/YWCA
Art Galleries	Golf Courses
Music and Concert Halls	Health Clubs
Theatres	Bowling Alleys
Restaurants	Sports Teams - professional
Night Clubs	Stadiums
	Hunting and Fishing

Of course, you will be able to add others which interest you. Look in the Yellow Pages of the local directory, check the local chamber of commerce, ask those who live in the area for the activities that are available.

7. Transportation:

How is the transportation network?

Roads	Trains
Public Transportation	Airports

Talk to those who live in the area. Ask them about the transportation system. What kind of shape is it in? How expensive is the public transportation? How reliable is it? How are the roads in bad weather? You will probably find that most of the people you ask will be willing to give you their opinion.

Talking to People

Investigating an area, when you are there, will require that you ask questions of the "natives" - those people who are living in the area. Don't be afraid to SPEAK-UP!! People, generally, love to give their opinions, and you'll make them feel important when you ask.

When you meet a gas station attendant - motel/hotel clerk - waiter/waitress - store clerk - policeman - cab driver - or someone on the street or while standing in a line, just extend your hand, smile, and say:

"Hi. My name is _____ and I'm thinking about moving into the area. Are you from around here? What do you like about it? What do you dislike about it?"

If someone is unwilling to answer - and it won't happen often - just go on to someone else!

TRAVELER'S CHECKS, CASH, AND CREDIT CARDS

It's a good idea to carry a combination of traveler's checks, cash, and credit cards (if you have them). Most motels and restaurants will accept traveler's checks, and your cash can be used for other expenses, such as fuel and entertainment. Credit cards are good to use in an emergency.

One advantage to carrying traveler's checks in addition to cash, is if they are stolen or lost, you can contact the company or bank where you purchased them to get a refund. If you only carry cash and it is stolen, it most likely will be lost forever.

MODULE #5: CALCULATING EXPENSES

Money. It will probably be your main consideration in making your decision to relocate.

"How much more money can I make somewhere else?"

"How much will it cost me to move?"

"What will the cost of living be?"

"How do I figure on how much income I will need?"

This module will help you calculate your expenses. It will also show you how to figure the cost of your living in both your location and in another location.

Ginny Maxwell is an Licensed Practical Nurse looking for a job in Newtown, Illinois. She has decided that this is an area in which she would like to relocate. She has been told that the pay is much better there than where she is presently living. Because Ginny has two sons that she is raising by herself, she needs a job that will pay well enough to cover the expenses of two growing boys,

After visiting the area and interviewing for a job at Newtown Memorial Hospital, she is offered a job paying \$9.50 per hour for a 40 hour week. The working conditions and hours she would have to work are similar to those in her present job where she is making \$7.00 per hour. IT SOUNDS IDEAL!

"But wait," Ginny begins to wonder, "What will it cost for me to live in Newtown? Will I be better off financially if I move there, or will I be worse off?"

"Also, what will it cost for me to move? I'll have to find a place to live; will I be able to afford it? How much will the travelling back and forth be until we are settled?"

Ginny has some important areas to consider before making her final decision. Her next step is to start calculating her expenses: moving, transportation, travel, and also to compare the cost of living in Newtown to her present (or even other) locations.

CALCULATING SALARIES

When looking for a job in another area, you may find that salaries vary from the area in which you are presently living. This is due, in a large part, to the number of jobs available in that area and the number of people in that area who are qualified to fill those jobs. It may also vary due to union representation of workers (Generally, blue collar workers and some white collar workers who are represented by a union are paid a higher wage or salary than those who are not.)

There are different ways in which you can find out the salaries in your field in both your present area and the area in which you are looking.

1. State Occupational Coordinating Committees
All states have these committees who research their areas for various pieces of occupational information. By writing to the committee in the state in which you are working (or looking), you can request information from them on salaries and job availability which may help you. You can get information on where to send by contacting a state employment service office in your present area or area in which you are looking.
2. Scan the "Help Wanted Ads" in the newspaper
This can give you a "feel" for the going wage or salary rates for those jobs in your career field. You can get a copy of the newspaper for another area by using the methods described in Module #3.
3. Conduct your own survey
This method will give you the most up-to-date and probably the most accurate salary/wage information. By using the Yellow Pages or Business Directories described in Module #3, you can call several companies which employ workers in your field and ask them the salary/wage range for someone in your field with your experience. (Make sure you ask for range and not exact salary or wage. A company is more apt to respond to this request rather than for a specific amount.)

Your conversation should go something like this:

"Hello, I am considering moving into your area and am conducting a survey of salary (or wage) ranges of someone in my field. Would you, please, tell me the approximate range of a (your field) with

years of experience could expect in industry in your area?

"Thank you very much."

You are not asking for a job or for the amount they pay. Make it clear that you are only doing a survey. If you want, you can call later about job openings.

Will this research cost you money? It may cost you money to make the phone calls or to send for information. However, if it is your goal to get a good paying job in your field in the location you want, it will be an investment you will have to make.

Keep a log of the places you call or read about in the help wanted pages. Average these salaries together to find what you can expect to make in these locations

Let's see how Alice Johnson figured an average wage for a location where she was looking.

Alice graduated from County Vo-Tech School with a certificate in office specialties. Alice decided to call several companies in the Baltimore area to survey the starting wages they were paying their secretaries. She called the following companies:

<u>Companies</u>	<u>Starting Wage</u>
A.Z. Inc.	\$5.60 per hr.
Smith and Jones Co.	\$4.75 per hr.
I.T.Z. Associates	\$6.25 per hr.
Franklin Insurance Co.	\$6.00 per hr.
Joseph and Son	\$5.50 per hr.
Baltimore Building Co.	\$5.75 per hr.
State House Inc.	\$6.00 per hr.
Great Deal Car Co.	\$5.90 per hr.

After calling these companies, she averaged the wages and found that the average wage was \$5.72 per hour.

She also decided to call local companies to survey their starting wage. After calling a similar number of companies, she found that the average starting wage locally was \$5.15 per hr.

Next, she subtracted the local average wage from the Baltimore average wage of the companies she called.

	\$5.72 - Baltimore average
-	\$5.15 - local average
	\$0.57 - average difference per hour

Alice could expect to make around \$0.57 per hour more in Baltimore than in her local area.

NOTE: Of course she has not yet negotiated a wage with a company. She may find some that will pay more than the average and others that pay less in both the Baltimore area and her local area.

"WOW!", she thought, "I can make more money in Baltimore than I can make here! I'll start making my moving plans right away."

Will she REALLY make more there, or will the cost of living in Baltimore be HIGHER than in her local area? Will it be financially to her advantage to relocate in Baltimore or to stay in her present location?

Before she can make an intelligent decision, she has a little more investigation to do.

- What will it cost to rent or purchase a place to live?
- What will food cost in Baltimore?
- What will her transportation costs be?
- What will other items such as clothing, health care entertainment, etc. be?

Using the guide in this module, Alice begins to investigate each one of these areas. This investigation will result in her decision to relocate being made intelligently.

COST OF LIVING

"Hey, guess what?", Jim asked with excitement. "I found a great job, about 200 miles from here, that pays \$2.00 more per hour than I'd make here. That comes out to around \$350.00 more per month!"

Sounds great - doesn't it? However, let's take a closer look. If Jim would make \$350.00 more per month, but it would cost him \$500.00 more per month to live in that location, would he be better off moving?

All of us want to better our standard of living - to earn more money. When relocating, other aspects must be considered in addition to a higher wage or salary.

Cost of living means exactly what it says - it is the cost (weekly, monthly or yearly) of your lifestyle. There are many things that effects an individual's cost of living. Here are a few examples:

- | | |
|--------------------|---------------------|
| 1. Size of family | 5. Recreation and |
| 2. Age of children | Entertainment |
| 3. Housing | 6. Transportation |
| 4. Food | 7. Other aspects of |
| | your lifestyle |

Different areas of the country vary in their cost of living. Transportation, housing food, taxes, etc. may be higher in one area of the country than in another. When considering relocation, this must be one of the areas for you to research. Let's take a closer look at the ways you can research the cost of living in a distance location.

HOUSING

Housing will probably be your highest monthly expense. When calculating your housing cost, figure on exactly what your needs are (as we did in Module #2) and the type of location in which you are looking. A one bedroom apartment in a city may cost you \$100.00 per month in a low rent area, which may not be desirable, or up to \$700.00 per month in a high rent area. If you are working with a realtor or a rental agent, tell him/her the type of area in which you are searching. If you are searching on your own, ask people from that location about areas in which you should be looking for the environment you want and the rent price you are willing to pay.

There are two primary ways in which you can gather information on the cost of housing in a distance area. In Module #3, you learned how to obtain a copy of that area's local newspaper and its local telephone directory. By using these tools, you can research the cost of housing in that area in the following ways:

1. Call realtors or rental agents and request a price range for the type of housing for which you are looking in the area in which you are looking. You should call 2 to 4 realtors/rental agents and take an average of their price range. For example:

Suppose you called three realtors/rental agents and requested prices for a three bedroom apartment in a desirable - but not too expensive - area. You receive the following prices.

Agent #1 - \$450.00 per month
 Agent #2 - \$375.00 per month
 Agent #3 - \$425.00 per month

By averaging these prices, your approximate rent per month would be \$415.00.

2. Look through the classified ads in the local newspaper for apartment or real estate listings. By averaging the prices listed for the apartment or house for which you are looking, you can come up with an approximate price.

Use the same system as described in #1. The only disadvantage of doing it this way is that you may not know the type of area in which the house or apartment is located.

The above information can be gotten before you visit the area or when you actually make your visit. At the end of this chapter, there will be a guide to help you keep track of your cost of living findings.

FOOD

Your food expense is another major area you must consider in researching cost of living. If you do your own food shopping,

you will need to get prices of the usual items you buy on a shopping trip. However, if you do not do your own food shopping, you will need to plan a weekly menu and the items you will need to purchase on a weekly basis. Ask your parents, spouse, friend, etc. to help you determine your weekly menu and a shopping list for those items you'll need.

Here is an example of the way this works:

Mike Harris wanted to research the cost of living of an area in which he was considering relocating. After planning his weekly menu, he found that each week he would need to purchase the following items:

1 gallon milk	5 cans of vegetables
1 dozen eggs	3 pounds of oranges
$\frac{1}{2}$ pound butter	3 pounds of chicken
2 loaves of bread	3 pounds of hamburger
1 pound of cheese	$\frac{1}{2}$ gallon of ice cream
1 pound of ham	1 2 pound bag of cookies
1 2 pound bag of potato chips	

Using this list, he found that he could research the prices on these items in the following ways:

1. Researching at a distance using the newspaper

By scanning the foodstore ads in the local newspaper from that area, you can begin to research prices for those items on your list. (See Module #3 for information on obtaining a newspaper from a distant area.)

2. Shopping on your visit

The best way to gather information on food prices in another area is to "shop" while there. Visit a local foodstore and price those items on your shopping list. After you have priced each item, total your list. Use this as an approximate weekly food cost of that area. Keep that list handy since you will want to use it for a comparison of costs - both locally and at a distance.

When you are "shopping," you don't have to actually buy the items. You may even want to visit a couple of different foodstore chains to compare their prices.

Utilities

Utilities will be the next area you will want to consider when researching the cost of living. Different areas of the country vary on the rates charged for electricity, water, gas, oil, etc. You must also consider the climate of that area. If it is a warmer area, you will not have the heating costs that you

would have in cooler climates. Conversely, if it is a hotter area, your cooling costs may be higher than in a cooler area.

The best method to use for researching utility costs is to ask the realtor or rental agent the average utility costs for the type of home or apartment for which you are looking. Most of these individuals will be able to give you a "rough" estimate of the costs. Of course, they will not be able to give you exact figures since they are not familiar with your lifestyle and needs. You should request an estimate on the following utilities:

Electricity	Water
Natural Gas	Sewage
Fuel Oil	

Your telephone cost is another area to consider. To find out more about these costs, you should call the local telephone company in that area and request rates for the following:

Installation Charges and Monthly Rates

Recreation and Entertainment

We all have activities we like to do in our spare time. This could be participating in sports clubs, golfing, tennis, dancing, music, movies, plays, amusement parks, beaches, etc. These activities generally cost money. When researching the cost of living in another area, you should consider your entertainment and recreation expenses.

Generally, the things you like to do here you will continue to do in another area. If you have a hobby or activity which requires you to spend money, you should find out what that hobby or activity would cost in the area in which you are searching. Figure your monthly or yearly expense for that hobby or activity by using the costs you researched in that area.

Transportation

Another major expense you must consider in researching the cost of living in an area is your transportation costs. Most of us either use our own or public transportation, and the costs for both can vary greatly from one area to another. Let's take a look at some of the aspects we must consider:

1. Your own private transportation

If you own a vehicle, the cost of operating that vehicle can vary from area to area. You must consider each of these aspects:

Gasoline

This will be your highest expense in operating your vehicle. You should research gasoline prices in the area in which you are looking when you make your visit. Finding the exact cost will not be possible if you do not know approximately where you will be living in that location and the amount of travel to and from your job. Until you have this information, just use the cost per gallon figure.

Registration

Your vehicle registration is another area to consider. To find out the rates, call the Division of Motor Vehicle office in that area and ask for the yearly registration charge for your vehicle(s). You should also find out whether or not there is a charge for yearly inspection of your vehicle(s).

Insurance

Insurance rates may also vary from area to area - especially from an urban area to a suburban or rural area. You should contact your present insurance agent to request the rate you would be charged on your vehicle(s) in the area in which you are looking.

Parking Fees

If you are looking in an urban area, you may have to consider local parking fees. If you will be working in a city, and you may have to use city parking, you should contact at least 3 lots in that city to request monthly parking rates. If you are looking at apartments in an urban (or even suburban area), you should ask the realtor or rental agent if there is a parking charge when you are given the monthly rent on an apartment.

2. Public transportation

If you are searching in an area with a public transportation system, you may find that it is cheaper to use it than it is to use your own. Again, if you do not know where you will be living or working in that area, coming up with an exact figure will be difficult. However, when visiting that area, you should look at the public transportation systems available. Call the information number for the city, town, municipal, or borough hall and ask them for the telephone numbers of the local systems. Call these systems and request their rates.

TRAVEL EXPENSES

Looking for a job will require investment of both time and money. Searching for a job in another area will mean that you must take a trip to that area - if only for a job interview. Planning your trip - both your time and money - is essential, and it will save you money in the long run

As we saw in Module #4, there are many options available to you in transportation and (depending on distance) lodging. Here is a brief review:

Transportation Options

Car (your own or rental)
 Bus
 Train (if one runs to that
 area)
 Airplane

Lodging Options

Friends or Relatives
 Motel Chains
 Small Privately Owned Motels

Depending on the things you need to accomplish in that location, the transportation available there, the distance you must travel, and the transportation available to you, the choice of transportation can be wide ranging.

Let's look at these forms of transportation so we can determine the ways to calculate expenses for each one.

Car (Personal, not rental which would require an additional daily charge and possible a per mile charge.)

Fuel will be your primary expense here. Additional expenses may include oil, antifreeze, and window washer solvent. You may also have tolls to consider in this expense.

Here is how you should calculate this expense.

1. My car gets around _____ miles per gallon.
2. I will travel _____ miles

(figure the distance
 to and from the location
 and estimate the number
 of miles you will travel
 while you are there.)

- | | |
|--|--|
| 3. Divide #2 by #1
to get the number
of gallons you'll
use. | Gallons used
M.P.G. Total Miles traveled |
| 4. Average cost of 1 gallon
of gasoline. | \$ _____ per gallon |
| 5. Multiply #3 by #4
to get your total
fuel cost. | # of gallons
x \$ per gallon
<hr/> Total fuel cost |

Let's look at an example:

Suppose John Smith is travelling to a city 175 miles away for a job interview. While there, he plans to find out as much as he can about that area. To do that, John plans to stay for four days. Here is how he figured out his transportation expenses.

1. His car gets 20 miles per gallon.
2. His mileage for the trip he estimates as follows:

175 miles to the city	
+ 175 miles home	
350 miles subtotal	
+ 200 miles (50 miles per day for 4 days)	
550 miles for the total trip	
3. Divide #2 by #1

20 M.P.G.	27.5 gallons he will use
550 miles	
4. Cost of 1 gallon of gas is \$ 1.10 .
5. Multiply #3 by #4

27.5 gallons	
x \$1.10 per gallon	
\$30.25 total fuel cost	

Granted, this is only an estimate of transportation expenses. Other areas such as tolls should also be figured when calculating these expenses. However, your estimate should be relatively close to your actual transportation expenses.

PUBLIC TRANSPORTATION - PLANE, TRAIN, OR BUS

Depending on the location to which you are going, the amount of money you have to spend, and the things you plan to do while there, public transportation may provide a good alternative for you. You may even find it cheaper and/or faster for you to use in getting there.

There are two ways in which you can make your travel arrangements: 1) Direct contact with the airline, train, or bus company, or 2) Through a travel agent (at no charge to you)

Your first step is to find which types of transportation can take you to that location. Generally, major AIRLINES fly to major airports. However, some smaller cities are also served by commercial airlines. The best way for you to find this information, if you are not sure, is to call a local travel agent who will be glad to help you. If you know that there is an airport in that area and know which airlines serve that location, call the airline directly for prices and/or booking on a flight. Airline companies are listed in the YELLOW PAGES under Airlines in your local telephone directory.

The location in which you are looking may also have TRAIN service. To find this information, call the AMTRAK information/reservation telephone number listed in the WHITE PAGES of your local telephone directory. Be sure to get departure and arrival times.

BUS transportation is provided to many areas of the country. If you are traveling a long distance, you will probably find that bus transportation prices will be cheaper than a plane or a train. To find the telephone numbers of bus companies, look in your local telephone directory's YELLOW PAGES under Bus Lines. Generally, longer distances are served by bus lines such as "Greyhound" or "Trailways." Shorter distances may also be served by larger companies or by smaller ones such as "Transport of New Jersey." Compare rates by calling different companies; you may find cheaper rates

Let's see how Janis Jackson determined with form of public transportation suited her needs:

Janis is planning to go to Cleveland, Ohio to search for a job. Because Cleveland is 650 miles from her home and because her funds are limited, Janis decides not to drive but to take public transportation instead. She has already contacted a local airline, but she found that this expense would be too high. Her other choices are by bus or by train. This is what she found.

	<u>Travel Time</u>	<u>Cost (round trip)</u>
AMTRAK	15 hours	\$125.00 incl. meals
BUS LINE	22 hours (with stop-over in Pittsburgh)	\$70.00 meals extra

Janis figures that if she takes the bus, her meals will cost another \$30.00, bringing her total to \$85.00. Now she must decide whether the extra 7 hours on the road (each way) is worth the additional \$25.00 travel expense.

As mentioned earlier, a travel agent can give you valuable assistance in getting information and in planning your trip. There is also no charge for their services. Travel Agents receive commissions from bookings they make with transportation companies hotels, lodges, etc. Not only can they take the "leg-work" out of making your travel arrangements, they may also find ways for you to save money on your trip by suggesting alternate ways of lodging (guest homes, motels, etc.), alternate forms of transportation, or through discounts they may get from a company that are passed along to you. Again, look in your local telephone directory's YELLOW PAGES under Travel Agents.

LODGING

Your lodging expenses will vary, depending on the distance you will travel, the type of transportation you will use, and the type of motel, hotel, lodge, or guest house in which you will stay. You may also have friends or relatives who will "put you up" (or put up with you) for a short period of time.

In Module #4, you learned how to find lodging and how to make reservations. Now, we will learn how to calculate lodging expenses.

When you call to make your reservations (or just for information), you will need to find out the price of the room per night and the rate of tax charged. Rates will vary from motel to motel as will additional charges such as the number of persons staying in a room. For example:

Suppose you are going to Tuscaloosa, Ill. for a job interview and to explore the location. You make reservations at the local Holiday Inn for yourself for the 3 nights you are planning to stay. This is how you would figure your cost:

1. Cost per night \$20.00. Total nights 3.
Sales & Room Tax 6%.
2. Multiply: \$20.00 (cost per night)
x 3 (number of nights)
\$60.00 room charge
x .06 (6% sales and room tax)
\$3.60 (total tax)
3. Add: \$60.00 (room charge)
+ \$3.60 (total tax)
\$63.60 TOTAL ROOM CHARGE

Here is the formula in a nutshell:

1. Cost per night is \$_____ per night for _____ nights.
The sales and room tax is _____%.
2. Multiply: Cost per night
x Total number of nights
Room Charge
3. Multiply: Room Charge
x Tax (%) (Change your % to a decimal)
Total Tax
4. Add: Room Charge + Total Tax = Total Room Bill

If you will stay with a friend or relative, you probably will not have this charge. However, you may want to take a little of the lodging money you saved and take them to dinner or give them a small gift. You may need their hospitality again.

As mentioned before, a travel agent can also help you in making these calculations as well as finding lodging to fit your budget.

FOOD

Your next expense will be for food. Again, if you are going to stay with a friend or a relative, you may not have a large food expense. However, regardless of where you are lodging, you should plan a food budget.

Your first step is to calculate the number of meals you will be eating on your trip. For example, let's suppose your trip will last $3\frac{1}{2}$ days - Sunday night, Monday, Tuesday, Wednesday, and into Thursday afternoon. You plan to leave home on Sunday following your evening meal and return on Thursday following lunch. These are the meals you must plan:

Monday: Breakfast
 Lunch
 Dinner

Tuesday: Breakfast
 Lunch
 Dinner

Wednesday: Breakfast
 Lunch
 Dinner

Thursday: Breakfast
 Lunch

Next, you must decide the total amount of money you want to spend on meals. This will determine where you will eat your meals. Again, this will only be an estimate since you may not know the restaurant or fast food prices in another location. Let's calculate the total amount you will spend for food based on the following cost per meal:

Breakfast:	\$2.00	per meal
Lunch:	\$3.00	per meal
Dinner:	\$5.00	per meal

To calculate the amount you would spend, use the following steps:

1. _____ # of breakfasts at \$_____ per breakfast = \$_____
 4 breakfasts (M,T,W,Th) x \$2.00 = \$8.00 total for
 breakfasts
2. _____ # of lunches at \$_____ per lunch = \$_____
 4 lunches (M,T,W,Th) x \$3.00 = \$12.00 total for
 lunches
3. _____ # of dinners at \$_____ per dinner = \$_____
 3 dinners (M,T,W) x \$5.00 = \$15.00 total for
 dinners
4. Add steps #1,2,3 for total food expense:

\$ 8.00	total for breakfasts
+ \$12.00	total for lunches
+ \$15.00	total for dinners
\$35.00	total for meals

Because this is only an estimate, you may find you will spend more (or maybe less) than you had expected. You may find you can save money by bringing some of your own food from home or by shopping in a local store to buy simple meals you can make on your own. BE CREATIVE!! Don't let this expense stop you from looking into other locations

OTHER MISCELLANEOUS TRAVEL EXPENSES

Always carry extra money or traveller's checks with you when travelling. An emergency may arise or you may find prices to be higher than you anticipated or you may want extra for entertainment or souvenirs. If your visit will be one week or less, usually \$50.00 to \$100.00 extra will be enough. There may also be additional expenses you want to plan in your trip budget. Try to estimate what these may be. You'll find that the more expense planning you do, the more easy and enjoyable your trip will be.

CALCULATING MOVING EXPENSES

As we mentioned in Module #4, there are two ways you can move your goods: A moving company or do-it-yourself. Each way has advantages and disadvantages. Your decision should be based on the amount of time you have (Do-it-yourself generally takes more time), the amount and value of goods you have to move (Professional movers are skilled in packing valuable goods), and the amount of money you have (Do-it-yourself can be much cheaper).

Calculating Costs for Do-It-Yourself Moving

In do-it-yourself moving, two vehicles are available for you to use: a trailer or a truck. Generally these come in various sizes and in various ranges in price. Your decision on the size and the type of vehicle you should use will be based on the amount of goods you have to move and the amount of money you have to spend. Let's take a look at the variables:

1. Distance you have to travel.
2. Amount of goods you have to move.
3. Amount of money you have to spend.
4. Kind and year of car you have. (A small car can't pull a large trailer.)

Generally, it is cheaper to rent a trailer than it is to rent a truck, as we will see when calculating expenses. In addition, the cost of the vehicle goes up as the size increases and as the distance increases. The cost may also increase if you leave the vehicle at your new location, rather than returning it to its original lot.

When searching for a do-it-yourself company, look in your local directory's YELLOW PAGES under Moving and Storage - Self-Service. Listed will be major nationwide companies, such as Jartran, Ryder, and U-Haul and smaller local companies. Call at least three of the companies to compare rates. When you do call, you should give them the following information:

1. Type and size of vehicle you are interested in renting. (If you are not sure, tell the representative the amount of goods you have. Don't be afraid to over-estimate. You will be better off with too much space than not enough. Also, if you are planning to rent a trailer, be sure to give the year and make of your car. Special arrangements may need to be made in hitching a trailer to it.)

2. The distance you plan to travel. This is vital if you are planning to rent a truck. Usually in addition to a "flat" daily rate, you must pay a mileage rate. This could be as much as \$.10 per mile or more.
3. Will you drop-off the vehicle at your destination, or return it to its original location? Some companies charge an additional sum for dropping-off a vehicle at another location rather than returning it to its original location.

In addition, you can expect additional charges for insurance, tax, and a security deposit on the vehicle.

Here is a way for you to figure these charges:

1. The daily rental charge is \$_____.

The number of days you will keep the vehicle is _____.

2. Multiply: \$_____ charge per day

x _____ # of days

Total Daily Rental Charge

3. Mileage charge is \$_____ per mile.

4. Multiply: \$_____ per mile

x _____ miles

Total mileage charge

5. Insurance charge is \$_____.

6. Security deposit is \$_____. (refundable when you return the vehicle)

7. Sales tax is \$_____.

8. To find your total do-it-yourself charge, add:

Total daily rental charge \$_____ + Mileage charge \$_____ +

Insurance charge _____ + Sec

Total Daily Rental Charge	\$ _____
+ Total Mileage Charge	\$ _____
+ Insurance Charge	\$ _____
+ Security Deposit	\$ _____
+ Sales Tax	\$ _____
TOTAL DO-IT-YOURSELF CHARGE	\$ _____

Calculating Moving Company Costs

Moving company costs are calculated on the amount of goods you have to move, the distance you are moving, and the type of coverage you choose for your goods. The costs will also vary according to who packs your goods. It is more expensive if the moving company does the packing. However, you may not be covered on those items you packed yourself.

When calling for estimates, you should contact three companies. If you get a binding estimate from them, they guarantee that this will be the charge for moving. If you do not get a binding estimate, this charge could change. Basically, the estimate covers the following areas:

1. Materials used for packing
2. Labor for packing (if the company does it)
3. Transportation.

Your moving cost is based on a charge for each 100 lbs. of weight/per 100 miles. It is also on a sliding scale so that the more weight you have, the less the charge per 100 lbs., and the more miles you travel, the less the charge per 100 miles.

The enclosed checklist will help you stay organized in your move. For more information, contact the American Mover's Conference whose address is listed in the Making the Move section of Module #4.

Module #5 - Activities**EXERCISE I Calculating Salaries**

Using the information in this section of Module #5, complete the following:

1. Find 5 help wanted ads in your field which gives a starting wage. List the wage after each company.

Name of company _____ \$ _____ per hr.

Name of company _____ \$ _____ per hr.

Name of company _____ \$ _____ per hr.

Name of company _____ \$ _____ per hr.

Name of company _____ \$ _____ per hr.

2. Choose 3 companies in your present location. Call them and request the wage range for someone in your field starting in their company. Use the dialogue in this section of Module #5.

Name of company _____ \$ _____ per hr.

Name of company _____ \$ _____ per hr.

Name of company _____ \$ _____ per hr.

EXERCISE II Cost of Living

1. Housing

Using this section of Module #5, look in your local newspaper for the type of apartment for which you would be looking. This may be an efficiency, 1 bedroom, 2 bedroom, etc. Find the montly rents for 5 apartments.

Apartment #1 \$ _____ per month

Apartment #2 \$ _____ per month

Apartment #3 \$ _____ per month

Apartment #4 \$ _____ per month

Apartment #5 \$ _____ per month

2. Food

Develop a weekly menu including all meals and snacks. If you have a spouse, sit down with him/her and develop it together. Use the following as a guide:

	<u>Breakfast</u>	<u>Lunch</u>	<u>Dinner</u>	<u>Snacks</u>
Mon.				
Tues.				
Wed.				
Thurs.				
Fri.				
Sat.				
Sun.				

Using the example in this section of Module #5, develop a weekly shopping list for those items you will need on your menu.

EXERCISE III Travel Expenses

1. Choose a city or location at least 200 miles away from your present location. Find the following information:

1. Cost of travelling to that location

- a. Using the information in the Travel Expenses section of this module, estimate the cost of driving to and from that location.

My driving cost will be \$_____.

- b. Contact a train, bus, or airline company and request the travelling cost to and from that location.

The cost by train, bus, or plane will be \$_____.

2. Cost of lodging

Contact a local chain motel (such as Howard Johnson's, Holiday Inn, Ramada, etc.) and request their rates for three nights lodging IN YOUR PRESENT AREA. (We will use this as an example of the probable cost in the distant area you chose.)

The cost for three nights lodging is \$_____.

3. Cost of food

Using the guide in the Travel Expenses section of this module, plan your food expenses for the four days you will be gone. You should plan for

- 4 breakfasts at \$2.00 per person, per meal
- 4 lunches at \$3.00 per person, per meal
- 4 dinners at \$5.00 per person, per meal

Figure the total cost. Your approximate food expense will be \$_____.

4. Total all the above expenses. Then add \$50.00 for other miscellaneous expenses and as a travel cushion.

Total travel, lodging, and food: \$_____

Miscellaneous expenses: \$50.00

Total trip expenses: \$_____

Checklist For Moving

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BEFORE YOU MOVE

Mail change of address cards (change of address kit enclosed.)

Advise the following of your change of address:

☐ Post Office	☐ Credit Card Cos.
☐ Life Insurance Co.	☐ Magazines
☐ Auto Insurance Co.	☐ Selective Service Bureau
☐ Hospital Insurance Co.	☐ Dept. of Motor Vehicles
☐ Fire & Household Insurance Co.	

Gather personal records or arrange to have them transferred.

☐ School ☐ Medical ☐ Dental

Transfer checking and savings accounts. We will be happy to open your accounts by mail (just complete the signature cards in the enclosed brochures and return with your initial deposit).

Request your present bank to arrange credit references for establishing new accounts in your new city.

Discontinue:

☐ Electricity	☐ Fuel Delivery
☐ Water	☐ Trash Collection
☐ Gas	☐ Newspaper(s)
☐ Telephone	☐ Other
☐ Cable Television	

Notify your place of worship that you are moving.

Gather all valuables - safe deposit contents, jewelry, birth records, baptism records, papers, etc. - to take with you personally.

Leave keys with agent for the property you are vacating.

Toss out any unwanted and unneeded items.

Get back tools, books or other items you may have loaned to friends.

Ask your doctor and dentist to recommend good professionals in your new location. Also, get copies of renewable prescriptions from your doctor.

If you have small children, arrange for them to be taken care of away from the house on moving and packing days. (It's also a good idea to plan to eat out on these days.)

Make advance hotel and motel reservations where needed.

Put articles you will need first - coffee pot, tool kit, bed linens, etc. - in one container and ask your mover to unload it first at your new address.

Before the movers arrive, it's sometimes helpful to "color code" boxes and furniture (using colored tapes): red for kitchen items, blue for bathroom things, etc. Each room at the new address can then be marked with the color tape for items to be placed there. This saves a lot of answers to that moving day question, "Where do you want this one, lady?"

Unload and defrost your refrigerator on moving day.

AFTER YOU MOVE

Check on services of electricity, telephone, gas and water.

Check with local Post Office to see if any mail is being held for you.

Register children in school.

Register family in your new place of worship.

Have new address recorded on driver's license.

Apply for Delaware driver's license within 90 days after moving to state, and register motor vehicle within 90 days after moving to state.

Have your will reviewed locally, since laws vary so much from state to state. Bank of Delaware's Trust Department is available to give you assistance in this area.

MODULE #6: WEIGHING THE EVIDENCE -

COULD RELOCATION BE FOR YOU?

This module is designed for you to bring the facts about relocation together. We have been through the decision making process, and we have seen how to gather information on ourselves, on finding a job at a distance, and about distance locations. Let's briefly review Modules #1 through #5.

In Module #1, we learned that planning a decision is the best way to make a decision. We saw that there are several steps to follow in making an intelligent, planned decision - among the most important being the information gathering stage.

In Module #2, you learned some things about yourself that will be important when you make your decision on relocating. You explored your values and needs (as well as those of your family - if you are married and/or are raising children) about the type of area in which you would like to live and the personal and family considerations you have in making your decision to relocate.

Module #3 explored the steps to finding a job at a distance - the techniques you can use to find jobs in both the hidden and open job markets. Included in this module were various resources you can use in your job hunting, where to find them and how to get them.

In Module #4, you learned how to get information on distant locations - the resources you can use in both your present location and the location in which you are searching. You learned how to find housing, how to locate moving companies (both do-it-yourself and professional movers), whom to notify of your new address, and how to make friends in an unfamiliar area. You also were shown how to read a map and a public transportation schedule. Finally, you were given information on visiting that location and the areas you should explore in that location.

Module #5, Calculating Expenses, showed how to determine the expense of a move, how to get salary information from a location on jobs in your field, and the expense of visiting the area in which you are looking. In addition, this module showed how to determine the cost of your living (housing costs, food costs, and transportation costs) in an area.

In Module #6, you will be putting all this information together for a "test run." That is finding a location to explore and research from which you may decide whether or not relocation may be for you. YOU will be reviewing some of the exercises about yourself, from Module #2, and you will be using some of the exercises from Module #4, researching locations, and Module #5, calculating expenses. However, before doing this, let's review the stages for making successful, planned decisions.

Step #1 - What is the decision I must make?

Step #2 - What information do I need?

Step #3 - What choices do I have?

Step #4 - Weighing the evidence.

Step #5 - Which one should I choose?

Step #6 - Action!

Step #7 - Was it a good decision?

These are the steps to making a good decision. By looking at all the information you have gathered, you can begin to see your choices and you can begin to consider which one is best.

Let's also review the way most of us have made decisions in the past. Remember, we will try to get away from making these types of decisions now that we know how to plan our decisions.

The Agonizer - a person who can't reach a decision.

The Impulsive Decision - the "spur of the moment" decision.

The "It Feels Right" Decision - it feels right so I'll do it.

The "I'll Just Wait to See What Happens" Decision - you decide not to decide. Whatever happens, happens.

The "I Just Can't Move" Decision - you made your decision, but you just can't get started.

The "I'll Do What 'They' Tell Me to Do" Decision - your decisions are made by other people.

If you are honest with yourself, you will see some of the types of decisions you have made in the past. By reviewing where you have come from, you can see where you need to go. In making a decision whether or not to relocate, isn't it better to completely plan that decision rather than leave

it up to one of these methods?

We are now ready for our "test run." You will be asked to choose a location in which you would consider relocating. This should be an area that would fit your needs and values (as you explored in Module #2) and those of your family. You will use the following steps to gather information on that location.

1. Review Module #2 Exercise II - Family Values to determine the type of area for which you are looking. Pay particular attention to the type of climate, the people, and the environment for which you are looking. Next to these heading (which follows), write the type of area for which you are looking.

Climate -

People -

Environment -

Lifestyle -

Entertainment/Recreation -

2. Choose an area, town, or city that you can research to determine whether relocation in that location may be worth considering. If you don't have an area in mind, talk to family members, friends, relatives, etc. or think back to areas you may have visited in the past. If you still can't decide, choose a state or area of the country that would fit your needs and values (think of the type of climate, environment, and lifestyle) and use this location to research. Remember, this is a "test run" to give you skills in researching a location. It may not necessarily be an area in which you would ultimately relocate.

2. (continued) The area I have chosen is

1. City or Town _____

2. State _____

3. Now you are ready to begin your research on this location. Turn to Module #4 Exercise I and complete the following:

Part #1 - Using an encyclopedia, find the following information on the state in which the town or city you chose is located.

Population: _____

Chief Industries: _____

Climate: _____

Places of Interest: _____

Largest Cities: _____

Part #2 - Using the chamber of commerce letter in this section of Module #4, write to the local chamber requesting information on the town or city you chose. Remember, if there is something specific you would like to know - such as job opportunities in that community - ask them in your letter to supply that information.

(You may also want to ask for a public transportation schedule, if they can supply one.)

4. Now you should further your research by requesting a copy of the local newspaper from that area. Turn to the Newspaper section of Module #3. In this section, you were told how to get a newspaper from another location. Using this information, find the name, address and telephone number of that newspaper. Either call or write to them requesting that a copy of their newspaper be sent to you. Explain to them that you are using their paper for a school project. You may have to pay for the paper and/or postage, but this charge will be nominal. You should also check your local public library to see if they may have a copy of that newspaper, if the area you are researching is closeby.

5. (After you have received your newspaper or found it in a local library) Using the Newspaper Exercise from Module #4 (copies of which are included in the following pages), read through the paper carefully and rate the sections of the paper that pertain to the local area. This will include local crime stories, recreation stories and advertisements, entertainment stories and advertisements, information on stores and services, housing information (found in the classified section), and your overall impression of the area from what you read in the newspaper.

You will find two sections in this exercise. The first is for the newspaper you received from the location you are researching. The second is for you to evaluate your own area by what you know about it and the things you read in your own local newspaper. If you do not regularly get copies of your local newspaper, check your local or school library or purchase one in a local store.

YOU ONLY NEED TO OBTAIN ONE COPY OF EACH, SO ONLY FILL IN ONE SECTION UNDER EACH HEADING. YOU CAN USE THE OTHER SECTIONS FOR ANY ADDITIONAL RESEARCH YOU MAY WANT TO DO ON THAT AREA.

6. Plan a visit to the area, using the information in Module #4 on Visiting the Area. Schedule the things you would want to do and see while visiting the area. You do not have to actually make the visit, unless you are seriously considering that area for relocation; however, plan the schedule as you would if you are actually making the visit. Use the following steps as a guide.

a. Find a map of the area (in a Road Atlas in your local library, at a local gas station, bookstore, or news agency) and plan the route you would take if you were driving to that area. If it is too far for you to travel by car, call a bus, train, or airline company to get their rates on flying to that area. We will cover this further in Module #6.

b. Contact a local motel chain (Holiday Inn, Ramada, Quality Inn, Howard Johnson's, Days Inn, etc.) to find out whether they have a motel in that area. Ask them for their room rates.

c. Plan your daily schedule. This should include your travel days as well as the days you would actually be spending in that location. You should plan on doing the following:

Comparing Newspapers - Information locally and at a distance

This exercise is designed for you to rate your personal attitudes about the location in which you are looking and compare it to the location in which you are presently living. Using one (or more) copies of the newspaper you received from that location and one (or more) copies of your local newspaper, examine the news stories, classified ads, feature pages, and general advertising and evaluate these areas on the following scale.

The ratings will be as follows:

- 5 - Extremely Positive
- 4 - Very Positive
- 3 - Positive
- 2 - Fairly Positive
- 1 - Not Positive

Circle your rating:

1. Crime (The fewer the crime stories, the higher the rating.)

Distant newspaper		Local newspaper	
5	5	5	5
4	4	4	4
3	3	3	3
2	2	2	2
1	1	1	1

2. Recreation (sports, hunting, athletics, crafts, etc.)

Distant newspaper		Local newspaper	
5	5	5	5
4	4	4	4
3	3	3	3
2	2	2	2
1	1	1	1

3. Entertainment (movies, concerts, night clubs, restaurants)

Distant newspaper		Local newspaper	
5	5	5	5
4	4	4	4
3	3	3	3
2	2	2	2
1	1	1	1

4. Stores and Services (department, grocery, gas stations, etc.)

Distant newspaper

Local newspaper

5	5	5	5
4	4	4	4
3	3	3	3
2	2	2	2
1	1	1	1

5. Housing (apartments, houses - rents and prices)

Distant newspaper

Local newspaper

5	5	5	5
4	4	4	4
3	3	3	3
2	2	2	2
1	1	1	1

You will be using the results of this exercise at the end of Module #6 when you will be comparing the location in which you are searching to your present location.

Contacting realtors/rental agents in the area
(see Module #4)

Touring various sections of the area

Job Hunting

Cost of Living research (see Module #5)

food "shopping"

transportation costs

recreation/entertainment costs

Investigating salaries (see Module #5)

Set up your schedule so that each item can be researched in the time that you are there.

d. Calculate your travel expenses. Use the guide in Module #5 - Travel Expenses to figure the cost of your visiting that location. Insert those expenses in the following spaces:

Transportation (car, bus, train, airline costs)

\$ _____

Lodging expenses

\$ _____

Food expenses

\$ _____

Miscellaneous expenses

\$ _____

Additional emergency money

\$ 50.00 _____

Total estimated expenses

\$ _____

7. Cost of living estimates are difficult to figure unless you receive several copies of that area's local newspaper and visit that location. Calculating salaries for your field will also require telephone expense (if not a visit to that location) in addition to scanning the help wanted ads in the local newspaper. For these reasons, we will not research these areas in our "test run." However, when actually deciding on relocation, the time and money you invest here will be well spent.

6. Finding a job will also require the investment of time and money. Because this is a "test run," you will not need to actually search for employment. However, you should review the information in Module #3 on finding jobs in both the open and hidden job markets. For this test run, you will be listing the names of anyone you know in the location you are researching. If you do not know anyone in that location, ask your family, friends, neighbors, relatives, etc. for the names of anyone they would know in that area. This list will be the start of your Networking system (see Module #3). From those on this list, you may find employment and/or housing. List the names in the following spaces:

Names of People in My Network

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Use the reverse side for additional names.

Putting It All Together

Now that you have researched these areas for the location you chose, you are ready to put it together and make a comparison with the area in which you are now living and with your needs and values. The following steps will help you make this comparison:

- I. How does the following aspects of a location compare to the type of location for which you are looking and the location in which you are presently living?

The climate in that location is (check one or more)

- ☐ better than in my present location
- ☐ the same as in my present location
- ☐ the type of climate for which I am looking
- ☐ unsuitable

The environment in that location is (check one or more)

- ☐ better than in my present location
- ☐ the same as in my present location
- ☐ the type of lifestyle for which I am looking
- ☐ unsuitable

The lifestyle in that location is (check one or more)

- ☐ better than in my present location
- ☐ the same as in my present location
- ☐ the type of lifestyle for which I am looking
- ☐ unsuitable

- II. From the information you received from the chamber of commerce in that location and/or their local newspaper, complete the following:

The amount of crime in that location seems to be (check one)

- ☐ more than in my present location
- ☐ less than in my present location

The entertainment and recreational activities in that location seem to be (check one or more)

- ☐ better than in my present location
- ☐ about the same as in my present location
- ☐ less than in my present location
- ☐ the type for which I am looking

The amount of housing in that area seems to be (check one)

- ☐ more than in my present location
- ☐ about the same as in my present location
- ☐ less than in my present location

(This area will be hard to determine from a newspaper. However, you may be given an idea of the housing market in that area.)

The stores and services in that location seem to be (check one)

- ☐ better than in my present location
- ☐ about the same as in my present location
- ☐ less than in my present location

(Again, this area may be hard to determine without actually visiting that location.)

Your overall impression from the research you did in their local newspaper, chamber of commerce, and the encyclopedias (check one)

- ☐ very favorable - I want to learn more
- ☐ favorable - I'll consider doing more research
- ☐ I would rather look in another area
- ☐ I would rather stay in my present location

Do you feel it would be worth further investigating job opportunities in your field in that location?

_____ Yes

_____ No

Would you like to visit that area to do more research on the location, the environment, the climate, the recreational and entertainment activities, the cost-of-living, the housing, the schools, the stores, etc.?

_____ Yes

_____ No

You have just completed the six modules of Project Relocate. The information contained in these modules could be invaluable to your future and that of your family. Many of you who have worked through these modules never considered moving to another area. Many of you who have considered moving did not know how to go about it. If you use the information contained in these modules you will open up new career opportunities in other locations. Ultimately, this may lead to success and happiness in other locations that you could not have found where you are presently living.

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Philadelphia, Pa.
- Bank of Delaware
- B. Gary Scott Realtors
- Century 21 Realtors, Griffith Agency
- Transport of New Jersey
- Faculty Committee from Salem County Vo-Tech School
- Mrs. Cynthia Hollern
Mrs. Donna Lerch
- Mr. Nathaniel Dunn
Mr. Cal Roberts